

Comparison: Fully Maintained Novated Lease vs Self-Managed Lease

Maxxia Fully Maintained Novated Lease		Third-Party Arranged Self-Managed Lease
Access to financiers from Maxxia's panel. Maxxia coordinates all paperwork through a fast and secure online process.	 <p>Finance</p>	You source your own financier – Deed of Novation – and coordinate the required documentation.
Maxxia assists with sourcing your vehicle and negotiating pricing via its dealer network. No deposit required.	 <p>Vehicle</p>	You source and negotiate your vehicle. A deposit is usually required.
Maxxia tailors a comprehensive budget; manages your vehicle payments; and monitors your account for any budgetary changes and FBT compliance.	 <p>Budgeting</p>	Maxxia makes lease payments as instructed but all budgeting rests with you. Most vehicle costs to be paid upfront and claimed.
Maxxia arranges all insurance and annual renewals (or you can choose your own insurer), with additional lease protection available.	 <p>Protection</p>	Comprehensive vehicle insurance must be arranged and paid for prior to the lease. Additional lease protection not available.
Maxxia provides a choice of two cards from BP, Caltex or Shell.	 <p>Fuel cards</p>	Maxxia makes available a BP fuel card.
Maxxia deals directly with your mechanic to review, negotiate and approve all vehicle works.	 <p>Extras</p>	You arrange and pay for your own maintenance and repairs upfront and then claim reimbursement.
You can sign up to Maxxia online and access the Maxxia Claims app by registering at maxxia.com.au .	 <p>Online claims</p>	You can sign up to Maxxia online and access the Maxxia Claims app by registering at maxxia.com.au .

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