

# NOMA

## The Ultimate Car Loan Prep Kit Get Approved Faster!

Everything you need to walk into your car purchase confident, prepared and in control.

✓ Document Checklist

✓ Buying Questions

✓ Boost Your Borrowing

✓ New vs. Used vs. Demo



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## What You Will Need

- Driver's license** - Front & back
- Proof of Address** - Council rate or rental agreement
- Medicare Card** - or other secondary ID
- Last 2 Payslips OR tax return + notice of assessment** (if self-employed)

## 3 Questions to Ask Yourself First

### 1. What's my realistic budget?

Make sure you're not just able to afford the repayment, but also fuel, insurance, rego and ongoing costs without stretching yourself.

### 2. Is this the right car for my future?

Think 3 to 5 years ahead.  
Growing family? New job location?  
Buy for where you're going, not just where you are.

### 3. What features do I need vs want?

Dealers are trained to upsell. Know your must-haves before you walk in so you don't pay for extras you'll never use.



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## NEW

### PROS

- ✓ Full manufacturer warranty
- ✓ Latest safety tech
- ✓ No hidden history
- ✓ Lower interest rates available

### CONS

- ✗ Highest purchase price
- ✗ Depreciation hits fast
- ✗ Longer wait for popular models

## DEMO

### PROS

- ✓ Near-new condition
- ✓ Still has warranty
- ✓ 10–15% cheaper than new
- ✓ Ready to drive now

### CONS

- ✗ Some kms already on clock
- ✗ Limited colour/spec choice
- ✗ Less negotiating room

## USED

### PROS

- ✓ Lowest entry price
- ✓ Depreciation already done
- ✓ More choice at every budget
- ✓ Lower stamp duty

### CONS

- ✗ Variable condition & history
- ✗ Older safety features
- ✗ May need work sooner

Not sure which is right for you? Your Noma broker can help you compare options across all three.



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## How to Boost Your Borrowing Power

Do these before you apply and you'll give yourself the best shot at a great rate.

### ■ Reduce credit card limits

Even unused limits count against your borrowing power. Lower them or close cards you don't need.

### ■ Save a small deposit

Even \$1,000–\$2,000 shows lenders you're serious and can reduce your risk profile.

### ■ Tidy up your bank statements

Lenders see 3 months of transactions. Avoid large unexplained withdrawals in the lead-up.

### ■ Review your subscriptions

Cancel unused subscriptions before applying — they count as recurring expenses in your assessment.

■ ■ Don't sign dealership finance before talking to us. You could be paying thousands more.

## Ready to get approved?

We work with 25+ lenders to find you the right rate

[Book a call with](#) to get started

### Over 200+ Reviews

From happy clients.



Nothing was out of reach when working with Ashley and the team! They guided me through the process with ease. 100/10!

These guys will go above and beyond to get the results! Now I am with my dream car and a simplified loan. 🙌

Gerogje



The NOMA team made the whole car buying process so easy! Ashley and Kelly were both super helpful, friendly and quick to respond to any questions.

Couldn't have asked for better service!

Kate



Ashley from Nomia Finance was nothing short of amazing in helping my company finance a new vehicle.

Customer service was top notch and very responsive to questions and the overall experience was incredibly smooth.

Chris

