June 2026

Accessible, Supportive, Responsible

The vital role motor finance plays in supporting a competitive and diverse transport market.

Australian
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Foreword

Diane Tate | Chief Executive Officer

The Middle East conflict's spillover effects serve as a timely reminder of how deeply embedded the car is in Australian life.

For most Australians, a motor vehicle is either their second largest purchase after the family home — or their first major one entirely. For young Australians especially, it represents a gateway to independence, work and opportunity. In a continent defined by distance, a motor vehicle is not a luxury item, it is a necessity. That's where Motor Finance Non Bank Lenders (MNBLs) come in.

Purchasing a vehicle generally means securing finance — and MNBLs are at the front line of that process. Competitive rates, accessible lending, and the convenience of Point Of Sale finance (the preference of around three in four Australians) mean that MNBLs serve borrowers that traditional banks too often don't: young Australians, first-time buyers, sole traders, and small businesses who simply need a fair go.

The numbers speak for themselves. In 2025, MNBLs helped 291,000 Australian consumers and 216,000 businesses access a total of $24.4 billion in motor vehicle loans.[1]

With approximately 1.4 million active accounts, roughly one in ten passenger vehicles on Australian roads is financed through a MNBL.

MNBLs operate under the same regulatory framework as the banks, giving consumers both protection and choice. That combination of accountability and flexibility is precisely what makes the sector indispensable.

Looking ahead, MNBLs are also driving the energy transition — providing finance for the growing market in electric vehicles (EVs) and hybrid vehicles. The momentum built through EV incentives is real and hard-won. Recent Federal Budget changes have carefully balanced the need for fiscal relief with the obligation to maintain longer term sustainability goals and net-zero ambitions.

MNBLs are ready to be a key part of Australia's transition to cleaner transport — but policy must hold the line, and help us all drive toward a cleaner, more accessible and more resilient transport market in Australia.

Diane Tate, CEO

1 **Source:** AFIA Motor Vehicle Finance Survey (2026). Consumer is defined as loans subject to the National Consumer Credit Protection Act. Commercial loans exclude fleet finance

Australia: Where the Car Isn't a Luxury, It's a Lifeline

Few countries depend on a motor vehicle quite like Australia – with nine in ten Australian households owning at least one car and more than half owning two or more.[2]

Australia sits alongside the United States at the top of the global car-density league table — well ahead of Canada, Britain, Germany and Japan.[3] Ours is not simply a cultural affinity with cars. Rather, it is the predictable consequence of a continent-sized country where distances are vast, public transport is patchy outside the major cities, and the alternatives to driving are, for most people, theoretical rather than practical.

For most Australians, a car is less a consumer good than an enabling asset. Purchasing a car is functional and mainstream: a durable item that allows access to employment, education, healthcare and a full social life. It is hard to imagine wellbeing in Australia in the absence of a motor vehicle given the vast expanses of our cities, regional and remote areas.

For Australians that own their own home, the purchase of a motor vehicle typically represents the second largest purchase of their lives.

For Australians who rent a home, it is frequently their most valuable single asset. Regardless, in mainstream Australia motor vehicle ownership is deeply consequential.

The challenge of not having a motor vehicle bears this out. Academic research has found that transport disadvantage — frequently reflecting a lack of access to a car — links to both poorer health outcomes and lower life satisfaction.[4] It is easy to see why. Without reliable personal transport, medical appointments become challenging. The market for employment shrinks to a footprint only reachable by foot, cycle or the availability of public transport. Social networks, particularly in regional areas where neighbours may be tens of kilometres apart, can come under pressure affecting mental health and social wellbeing.

The car, in other words, enables a good life — with its absence a quiet but measurable form of exclusion.

2 **Source:** Australian Bureau of Statistics (2021) *"Transport Census"*
3 **Source:** Our World in Data (2026)
4 See for example, Melbourne University Household Income & Labour Dynamics Surveys and the Australian Institute of Health and Welfare

Australia: Where the Car Isn’t a Luxury, It’s a Lifeline

Against this backdrop, the question of how Australians finance their vehicles is not a minor footnote in the broader economy or society. It represents significant policy and market questions in its own right. For a large proportion of Australians unable to draw on their own resources, vehicle purchases involve some form of credit. Having access to a competitive, innovative and responsible market for motor vehicle finance is fundamental. And in that market, MNBLs play a vital role that is larger, and more consequential, than is commonly appreciated.

In 2025, Motor Finance Non Bank Lenders (MNBLs) assisted over 500,000 customers access a total of $24.4 billion in loans.[5] These lenders provided vehicle finance to a wide range of borrowers — often to borrowers who find themselves excluded by the banks. These include young Australians, first-time buyers, the self-employed, sole traders and small business operators who may have irregular income profiles. These cohorts are aspirational, but their financial circumstances may not map neatly onto the standardised assessment models that large institutions prefer. MNBLs, by contrast, are structured to serve precisely this segment of the market and in doing so, they not only fill a commercial gap — they extend access to an asset that, as the evidence above suggests, carries genuine consequences for people's lives and livelihoods.

5 **Source:** AFIA Motor Vehicle Finance Survey (2026)

Australia: Where the Car Isn't a Luxury, It's a Lifeline

The motor vehicle finance market is characterised by a feature that distinguishes vehicle finance from most other forms of consumer credit: the Point Of Sale dynamic.

Australians have demonstrated a clear and consistent preference for arranging finance at the time of their purchase — to settle the transaction and drive away with the vehicle. Around 70% of consumer lending by MNBLs is distributed through motor vehicle dealerships.[6] Consumers overwhelmingly back these arrangements with around three quarters of Australians indicating that it is important that motor vehicle dealers are able to offer finance at the point of sale.[7]

All MNBLs are holders of an Australian Credit Licence and are subject to the same responsible lending obligations under the *National Consumer Credit Protection Act* that apply to banks and other consumer credit providers. The Australian Securities and Investments Commission (ASIC) supervises the sector with vigour. MNBLs are also required to be members of the Australian Financial Complaints Authority (AFCA).

Notwithstanding a robust regulatory environment, MNBLs are raising industry standards. The Australian Finance Industry Association (AFIA) has introduced a new Code of Practice — the first of its kind for the non-bank and specialist lending sector — and which is due to take full effect from October 2026. The AFIA Code strengthens consumer protections and lender obligations signalling a sector willing to be held to account and make sure consumer safeguards are updated as market conditions and customer expectations change.

Put together, the picture of the motor vehicle finance market is one that is competitive, accessible, responsible, regulated and that plays a fundamental role in national wellbeing. Australians need their vehicles. Most likely they depend on credit to buy one. And a substantial share of Australians need MNBLs to provide that credit and to ensure the market remains accessible, supportive and responsible.

6 **Source:** AFIA Motor Vehicle Finance Survey (2026)
7 **Source:** Pyxis Research (2026)

Report Methodology and Scope

Data used in this report is derived from a survey of AFIA members that provide motor vehicle finance. Data was collected for the 2025 calendar year. Data collected is for consumer and commercial vehicle finance and excludes fleet finance.

17

Total number of MNBLs who contributed to the survey

Purchasing A Car: What Are the Protections for Consumers?

The purchase of a car in Australia is subject to distinct regulatory regimes —the obligations of the manufacturer of the vehicle, the obligations for the sale of the vehicle to the consumer, and the obligations placed on providers of finance used to purchase the vehicle.

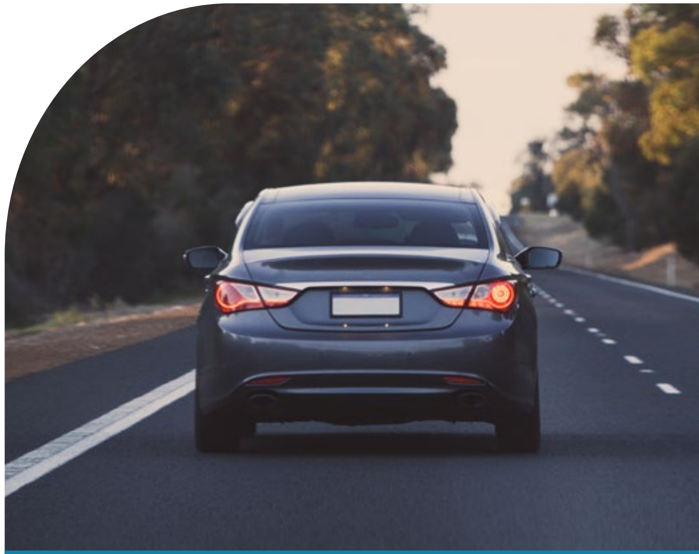
As a manufactured product, vehicles must comply with federal requirements under the *Road Vehicle Standards Act 2018* and the Australian Design Rules, which set national standards for safety, emissions and construction before they can be supplied to the market.

At the point of retail sale, a car purchase is governed by national Australian Consumer Law (ACL), and applicable state and territory motor dealer licensing laws. Under the ACL, consumers automatically receive statutory consumer guarantees that the vehicle must be of acceptable quality, fit for any purpose made known to the dealer, and match its description. These guarantees are non-excludable, although manufacturers typically provide voluntary warranties that operate beyond the statutory guarantees and consumer safeguards in the law.

Some states also impose additional statutory warranties on used cars sold by dealers. In the event that a vehicle fails to meet these guarantees, consumers are entitled to remedies such as repair, replacement or refund, depending on the nature of the vehicle failure.

Many consumers also arrange finance for their purchase. The regulatory arrangements for this finance is governed by the national consumer credit framework. In Australia, consumers can finance the purchase of a car through banks, captive lenders or specialist lenders. Most finance is arranged at the dealership for convenience.

MNBLs specialise in lending to the motor vehicle finance market. They offer finance to a wide customer base and can provide faster approvals. Finance brokers are often distribution channels for MNBLs.



Purchasing A Car:
What Are the Protections for Consumers?

Vehicle Standards

Road Vehicle Standards Act 2018

Federal legislation governing vehicle supply to the Australian market. Sets national mandatory requirements that all vehicles must satisfy before they can be supplied.

Australian Design Rules

National standards for safety, emissions and vehicle construction. Compliance is mandatory and is assessed prior to market entry.

Vehicle Sale

Australian Consumer Law (ACL)

Consumers automatically receive statutory guarantees that the vehicle is of acceptable quality, fit for any purpose made known to the dealer, and matches its description.

These guarantees are non-excludable. In the event of a failure, consumers are entitled to remedies — repair, replacement or refund — depending on the nature of the vehicle failure.

State/Territory Laws & Warranties

Motor dealer licensing laws apply at the state and territory level. Some states impose additional statutory warranties on used vehicles sold by licensed dealers.

Manufacturers may provide voluntary warranties that operate alongside — but cannot displace — the statutory guarantees.

Consumer Finance

When finance is arranged at a dealership, the motor vehicle dealer operates under the Point Of Sale finance arrangements and is not required to hold an Australian Credit Licence. The lender issuing the loan at the Point Of Sale is fully responsible for all regulatory obligations in relation to the finance, including responsible lending, financial hardship management and dispute resolution.

Banks

Provide personal loans and secured car loans.

Motor Finance Non Bank Lenders including Captive Lenders

MNBLs specialise in lending to the motor vehicle finance market, with distribution mainly through motor vehicle dealers and brokers. They provide fast approvals to a wide customer base. Those that have affiliations with car manufacturers (known as "Captive Lenders") may offer integrated packages, including manufacturer supported interest rates and leasing style arrangements.

Under the Bonnet: Australia's Auto Market

Australia has 22.3 million registered motor vehicles of which 16.1 million are passenger vehicles and a little under 1 million are motorcycles.[8]

The Australian Government's Personal Property Securities Register (PPSR) records that around 5.1 million vehicles are registered as having a financial interest on the vehicle.[9]

On a per capita basis, there are around 590 vehicles per 1000 people nationally, with New South Wales and the Northern Territory having proportionally lower per capita passenger vehicles penetration. Around 93% of all passenger vehicles in the national fleet are petrol or diesel vehicles although this share has been declining over the last three years. The average age of a passenger vehicle in the national fleet is a little over 11 years, with South Australia, Western Australia and Tasmania having the oldest cars in the fleet.

Over half of all vehicles in the fleet have a manufacturing date of less than 10 years old, with a quarter built in the last five years. Toyota is the most prevalent brand in the passenger vehicle fleet with 20% of all vehicles registered, followed by Mazda and Hyundai.

The Australian Census reports that the average number of motor vehicles per household is 1.8. Over 90% of Australian households (91.3%) report having at least one vehicle with more than half (55.1%) reporting having two or more vehicles. Cars are the most popular mode of transport to get to work in every state and territory with half of the Australian workforce (53% of 6.4 million) driving to work by car only.[10]

While the vast majority of passenger vehicles on the road are petrol or diesel, in 2025 of all the vehicles financed through MNBLs, 70.41% were internal combustion engine (ICE), 15.12% were electric vehicles (EVs), and 14.47% were hybrid vehicles — showing that MNBLs are helping to finance the net-zero transition in Australia.[11]

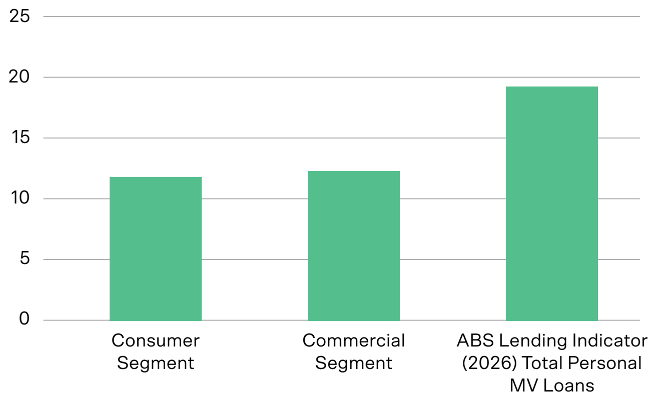
8 **Source:** Bureau of Infrastructure and Transport Economics (2025) *"Road Vehicles Australia"*
9 **Source:** Australian Financial Security Authority (2026) *"Personal Property Securities Register"*
10 **Source:** Australian Bureau of Statistics (2021) *"Transport Census"*
11 **Source:** AFIA (2026) *"EV & Hybrid Finance: Driving Down Australia's Emissions"*

The Motor Vehicle Finance Market By Numbers

In 2025, MNBLs provided $12 billion in consumer car loans and $12.4 billion in commercial car loans.[12] According to the ABS, total personal fixed loans for the purchase of motor vehicles amounted to $19.3 billion, which suggests that MNBL finance comprised a little over 60% of system lending to the consumer segment.[13]

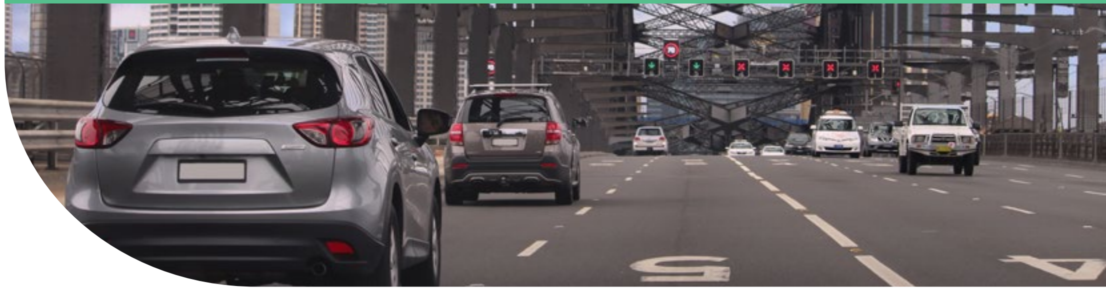
291,000 consumer loans and 216,000 commercial loans were written during the course of 2025. The total number of active loans accounts across both the consumer and commercial loan stood at 1.4 million at the end of 2025 with $53 billion in loans outstanding.

Total Value of Motor Vehicle Loans ($b)



12 **Source:** AFIA Motor Vehicle Finance Survey (2026)
13 **Source:** Australian Bureau of Statistics (2026) *"Lending Indicators"*

The Motor Vehicle Finance Market By Numbers



Types of Vehicles

The majority of cars financed by MNBLs are internal combustion engine (ICE). The share of ICE cars purchased for consumer use is higher, suggesting the predominance of electric vehicles (EVs) and hybrid vehicles in commercial fleets.[14]

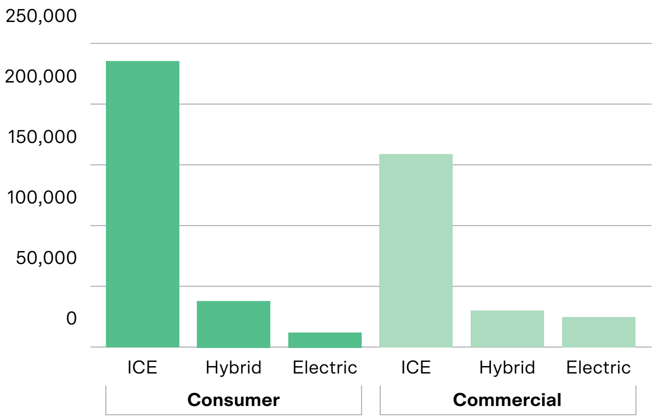
Distribution Channel

The majority of lending is provided through a motor vehicle dealer, with the next largest channel being via brokers. Across both consumer and commercial loans, 70% of loans are derived from dealers and 25% derived via brokers.[15]

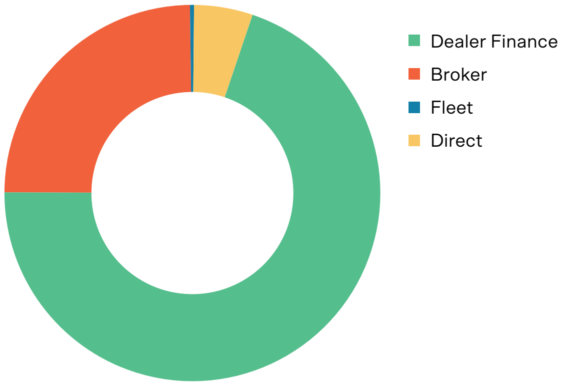
Type of Loan

The most common form of loan is one where the MNBL retains a right over the asset, known as a secured loan or chattel mortgage. This type of loan represents around 70% of all vehicle loans.[16] Rights over the asset predominately characterise consumer loans while novated leases feature heavily within commercial loans.

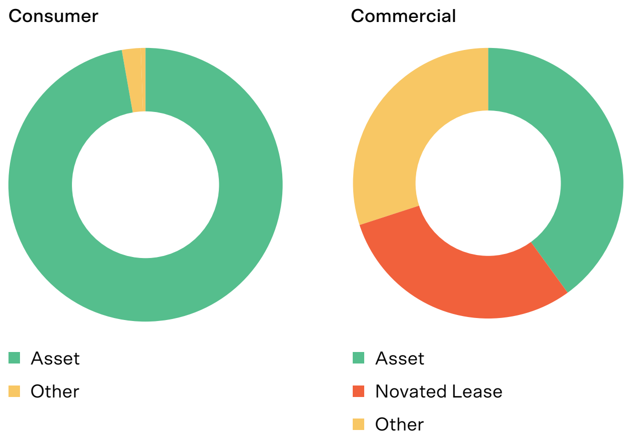
MV Loans By Propulsion Type (#)



MV Loans By Distribution (All loans, #)

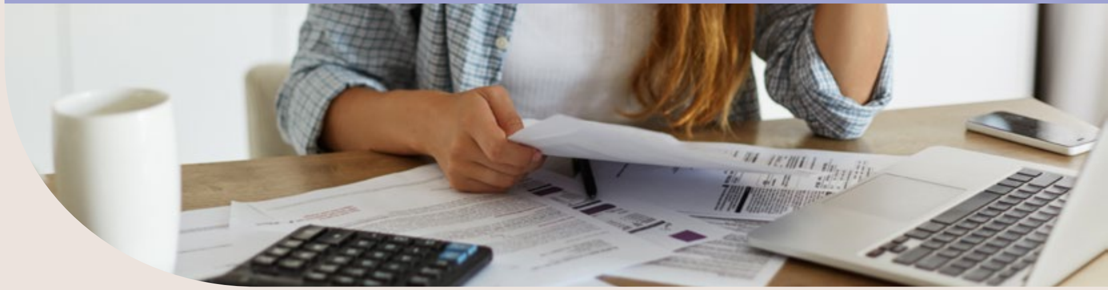


MV Loans by Type of Loan
(% of all loans in segment)



14 **Source:** AFIA Motor Vehicle Finance Survey (2026)
15 **Source:** AFIA Motor Vehicle Finance Survey (2026)
16 **Source:** AFIA Motor Vehicle Finance Survey (2026)

Support in Action



Financial Hardship — Supporting Customers When it Most Matters

Financial hardship can happen to anyone. It occurs when a consumer is unable to meet their loan repayments due to changes in their circumstances. This might include unemployment or a reduction of income, illness or injury, relationship changes such as separation or divorce, or the impact of unexpected events like floods, bushfires, cyclones or other natural disasters.

In today's environment, many households are managing ongoing cost-of-living pressures. While the vast majority of consumers continue to meet their loan repayments, some may experience periods where things become more difficult. During these times, MNBLs are focused on providing practical support to help consumers get back on track.

When a consumer contacts their MNBL about financial difficulty, they work closely with their consumer to assess their situation and identify the most appropriate support options. Importantly, there is no one-size-fits-all approach.

Assistance is designed to reflect individual needs and may include:

- temporary repayment reductions or pauses
- short-term changes to loan terms
- restructuring of repayments over a longer period
- in some cases, additional guidance to help manage budgets or referrals to other support services.

This approach is about support in action — working constructively with consumers to find realistic and sustainable solutions that help them navigate short-term challenges, while maintaining access to credit.

The AFIA survey data shows that this support is being delivered in practice. More than 75% of hardship applications are approved, demonstrating a strong willingness by MNBLs to assist consumers who seek help. In 2025, around 41,800 consumers applied for hardship support, representing a small proportion of the overall customer base.[17]

At the same time, the broader loan portfolio across MNBLs remains strong. This reflects well-established responsible lending practices and a genuine commitment to providing practical help through tailored hardship options when circumstances change.

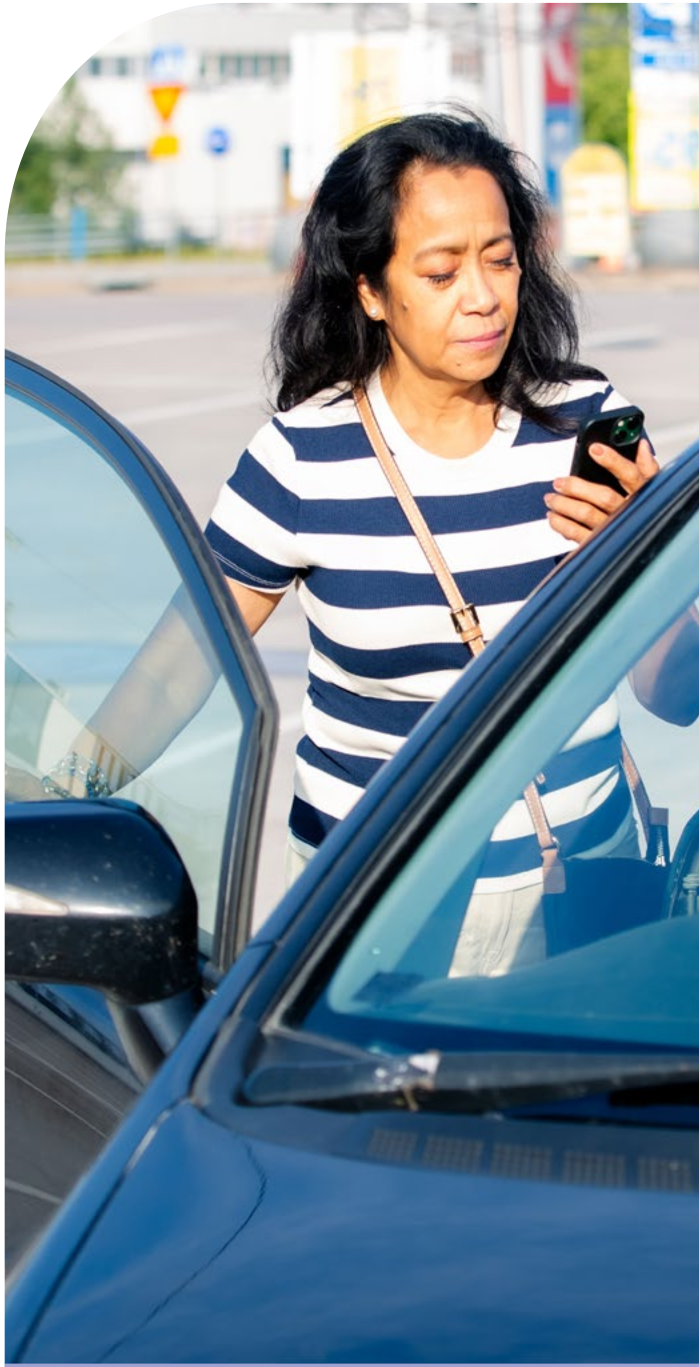
If financial pressures continue, MNBLs work closely with consumers to explore all available options and support them in making informed decisions about their situation. This can include, where appropriate, helping a consumer through the difficult step of selling their vehicle to ease financial strain and prevent longer-term hardship.

These supportive and customer-focused approaches contribute to low levels of net write-offs — just 0.67% of total balances in 2025[18] — demonstrating a balanced outcome: customers are supported when they need it most, while MNBLs continue to manage their loan books responsibly and sustainably.

Overall, MNBLs are committed to helping customers navigate financial challenges with confidence, by encouraging early conversations, offering tailored support, and working alongside customers to achieve the best possible outcomes.

17 Representing hardship applications for consumer loans.
18 **Source:** AFIA Motor Vehicle Finance Survey (2026)

Support in Action



Real examples of lenders helping customers through financial hardship.[19]

Case One: Susan

Susan, a dedicated social worker who operated her own small practice, experienced a significant shift in her personal and financial circumstances. After facing ongoing mental health challenges, she was forced to step back from her work for a period. This unexpected interruption to her income placed considerable pressure on her financial commitments, including residential rent, business rent for her practice, household bills, and her loan repayments.

Given the difficulties faced by Susan, it was no surprise that she did not initially share the extent of her challenges with her MNBL. Without a complete understanding of her position, and after several unsuccessful attempts to engage with her, Susan's vehicle was eventually repossessed. As distressing as that event was for Susan, it also opened the opportunity to engage directly in a more fulsome and supportive conversation of her circumstances.

Upon connecting with one of the MNBL financial hardship specialists, Susan was comfortable enough to explain the circumstances that had led to her financial hardship. With a clearer picture of her situation, the MNBL financial hardship team was able to outline the hardship options available and provide guidance tailored to Susan's specific needs. An outline of the repossession costs was provided as was the repayment pathways — a transparency to ensure Susan understood each step of the process.

Further, in recognition of the urgency of Susan's situation, the financial hardship team escalated Susan's case direct to management to ensure a quick response. Following agreement with Susan on her revised payment plan, Susan's hardship application was approved giving Susan the peace of mind that she could regain control of her account. Susan's vehicle was also returned to her promptly.

Since entering the hardship arrangement, Susan has consistently met her contractual obligations and successfully rehabilitated her account. Susan's experience highlights the importance of compassionate, proactive support when customers face unexpected life changes. It is a demonstration of how open communication, coupled with tailored hardship solutions, can help customers regain stability and move forward with confidence.

19 Based on real cases although the names have been withheld.

Support in Action

Case Two: Michael

Michael, a 38-year-old fulltime professional, entered into a five-year car finance agreement with a MNBL to purchase a vehicle for commuting to work and transporting his children. At the time the loan was approved, Michael was employed full-time and comfortably meeting his repayment obligations. 12 months into the loan, Michael's employer significantly reduced staff hours due to a downturn in the business. Michael's income dropped by nearly 40%, making it difficult for him to meet multiple financial commitments, including his car loan. After missing one repayment, Michael contacted the car finance company to explain his situation and seek assistance before further arrears accrued.

The MNBL financial hardship team promptly acknowledged Michael's request and conducted a detailed assessment of his financial circumstances. This included reviewing his reduced income, essential living expenses, and the expected duration of the hardship. Michael was encouraged to provide supporting documentation and was treated with empathy and respect throughout the process.

Based on the assessment, the financial hardship team approved a temporary hardship arrangement. The arrangement included a three month reduction in repayments according to Michael's affordability and a suspension of collection activity while the arrangement was in place. The financial hardship team also discussed alternative longer term options should Michael's circumstances not improve, including loan term extension or vehicle sale support if required.

During the hardship period, Michael secured new full-time employment with increased salary. At the end of the arrangement, Michael resumed full repayments and successfully brought his account back on track without further arrears.

Simplicity, Speed, Choice: How MNBLs Are Assisting Consumers & Businesses

Motor Vehicle Finance at the Point of Sale

Point Of Sale (POS) finance allows consumers to arrange a car loan at the dealership at the time of purchase — settling and financing their vehicle in a single transaction. Around 70% of all motor vehicle secured lending is arranged through motor vehicle dealers.

Under the *National Consumer Credit Protection Act 2009 (NCCP Act)*, dealers may act as an introducer. This means the lender providing the loan must be licenced, and hold an Australian Credit Licence.

While the dealer can help a customer complete and submit an application for a loan or finance, the lender retains all obligations under the NCCP Act, including conducting affordability and credit checks, determining the terms of the loan, and approving the loan (known as the 'responsible lending obligations'). They are also responsible for monitoring the conduct of the dealership staff acting as an introducer as well as managing financial hardship and complaints about the finance.

POS finance is available from banks, captive lenders and specialist lenders, all regulated under the same national consumer credit framework.

POS finance offers consumers several practical features such as:

Simplicity – Settlement and finance in one visit, including same day delivery.

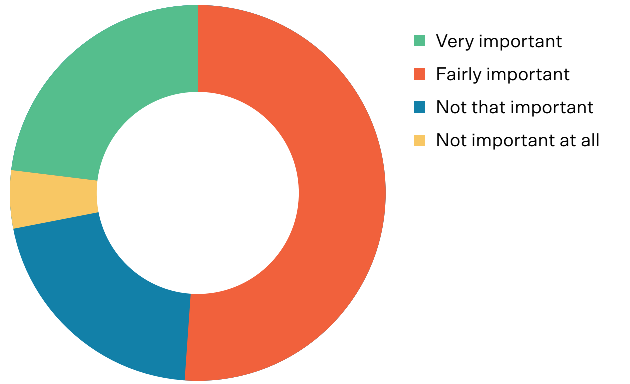
Speed – Faster approvals than typical bank processes, often outside business hours.

Access – Broader credit appetites, serving non-mainstream borrowers and small business operators.

Choice – Competition and choice across finance providers.

A survey conducted by Pyxis Research indicates that 3 out of 4 Australians believe the availability of finance at the point of sale to be important with 1 in 4, deeming it to be very important. Having access to motor vehicle finance is especially important for younger Australians, women, people in the regions and low income households.[20]

Importance of offering finance options at point of sale (% of respondents)[21]



20 **Source:** Pyxis Research (2026)
21 **Source:** Pyxis Research (2026)

Simplicity, Speed, Choice: How MNBLs Are Assisting Consumers & Businesses

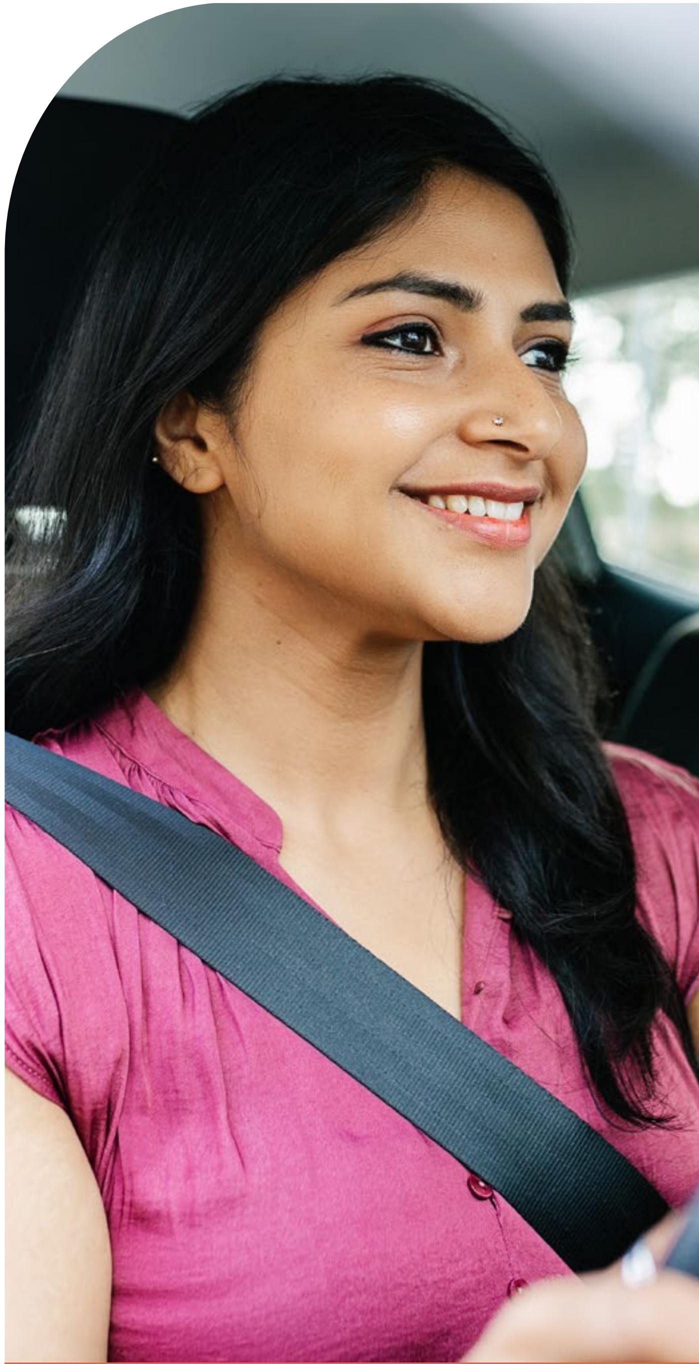
Supporting fast, flexible lending to meet evolving customer needs.

Priya
29, Regional Queensland

Priya works rotating shifts as an emergency department nurse, making it difficult to engage with traditional banking channels during standard hours. When she began exploring finance for an electric vehicle (EV), motivated by lower running costs and environmental benefits, her bank's loan process required an in branch appointment that conflicted with her work schedule.

Instead, Priya applied with a specialist EV lender at 9pm after finishing a shift. She verified her identity on her phone, then uploaded her payslips and driver's licence. As part of the assessment, the lender reviewed Priya's recent bank statements, living expenses and spending patterns, ensuring she could comfortably meet loan repayments. Once this assessment was completed and affordability confirmed, Priya received conditional approval, with funds settled with the dealer just two business days later.

The loan was structured to support her transition to an EV, with clear terms and repayment expectations. The entire process was completed on her own time; without the need for appointments and digitally; without needing phone calls or visiting a branch.



Simplicity, Speed, Choice: How MNBLs Are Assisting Consumers & Businesses

Supporting self employed borrowers with convenient and accessible finance.

Rohan
41, Western Sydney

Rohan is a qualified carpenter working across residential construction sites in Western Sydney. After several years as a subcontractor, he secured a long term contract with a mid sized builder, providing more stable income and consistent work. The role required him to travel between multiple sites and transport tools daily.

Rohan's existing ute, an older model with high kilometres, became increasingly unreliable and was no longer fit for purpose. To maintain his contract, he needed to replace it with a newer vehicle.

Despite consistent income and no missed repayments on previous credit, Rohan's employment history as a contractor did not align with standard serviceability models for several banks.

Rohan was referred to a MNBL with experience in self employed borrowers. The application was assessed using a broader set of factors, including recent bank statements, income and expenses and his repayment history, to ensure that Rohan had capacity to service the loan.

The loan was structured to be suitable and affordable at the outset, with flexibility to review options in the future. The new ute meant Rohan could keep working across sites and hold onto his contract, with a steady income coming in.

Key Messages and Conclusion

Motor vehicles are essential and deeply embedded in Australian life.

Owning a car is not a luxury but a necessity. MNBLs enable Australians to access motor vehicles that support employment, family life and social connection.

MNBLs provide competitive, innovative finance.

MNBLs offer tailored finance options and are essential to financial inclusion expanding access and serving segments often underserved by traditional banks — including young Australians, self-employed and small businesses.

MNBLs operate within a robust regulatory framework.

As licensed credit providers, MNBLs are strongly regulated with clear, enforceable obligations. ASIC maintains oversight and industry codes strengthen protections.

MNBLs have systems in place to manage customer needs and support flexibility.

MNBLs meet responsible lending obligations, provide hardship assistance, and have processes for complaint and dispute management. Point Of Sale arrangements also enable a streamlined, simple, and efficient customer experience.

The AFIA survey confirms a dynamic and well regulated sector.

With cost-of-living pressures front of mind, access to a diverse, competitive and well-managed motor vehicle finance market has never been more important. The AFIA Motor Vehicle Finance Survey (2026) confirms that MNBLs are dynamic, strongly regulated and central to supporting a competitive and diverse transport market.

MNBLs sustain competition and expand access, especially to underserviced customers. They carry clear obligations in responsible lending, complaint and dispute management and hardship support. And Point Of Sale arrangements make it simpler and easier for a customer to purchase a vehicle when they need.

AFIA will continue its collaboration with government, regulators, and industry on evidence-based policies that keep the motor vehicle finance market fair, competitive and innovative. The challenge for decision makers will be ensuring that the landscape remains one where efficiency, competition and innovation are successfully balanced against risks and harm.

The AFIA Motor Vehicle Finance Survey (2026) is the first report of its kind. AFIA hopes it has been a significant contributor to the debate on Australia's motor vehicle finance market and the vital role MNBLs play in supporting Australians, not just with their transport and mobility needs, but their economic and social inclusion.

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