



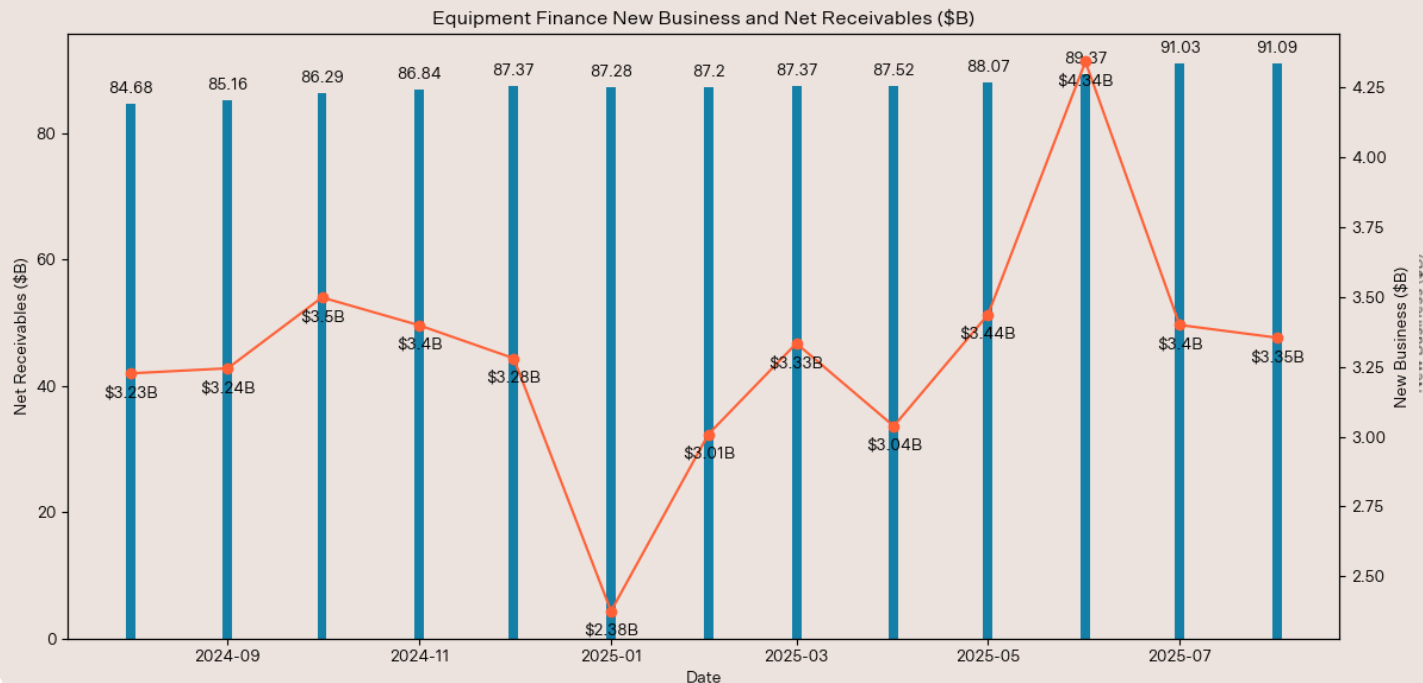
Australian
Finance
Industry
Association

Developments in the Global Leasing Market

Diane Tate, AFIA CEO
9 October 2025



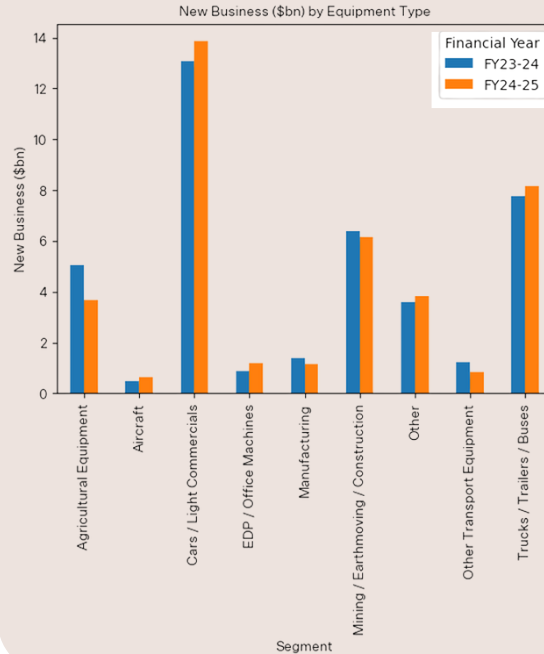
Equipment Finance



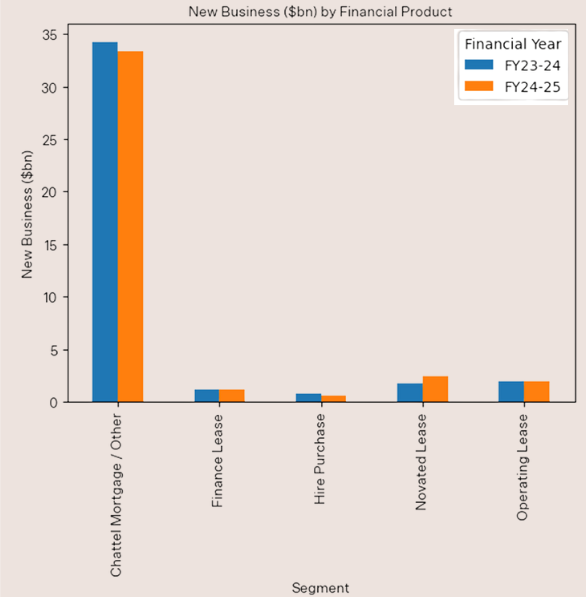


Equipment Finance New Business

By Sector/Asset Type

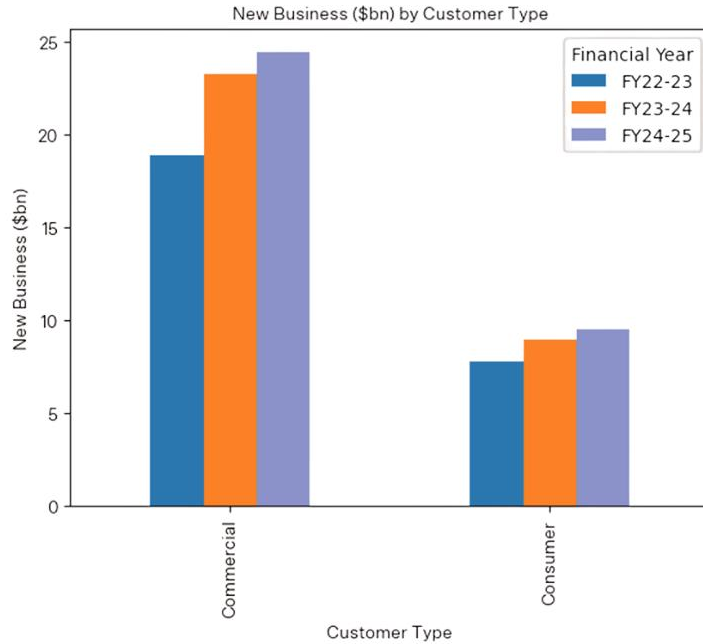


By Financial Product

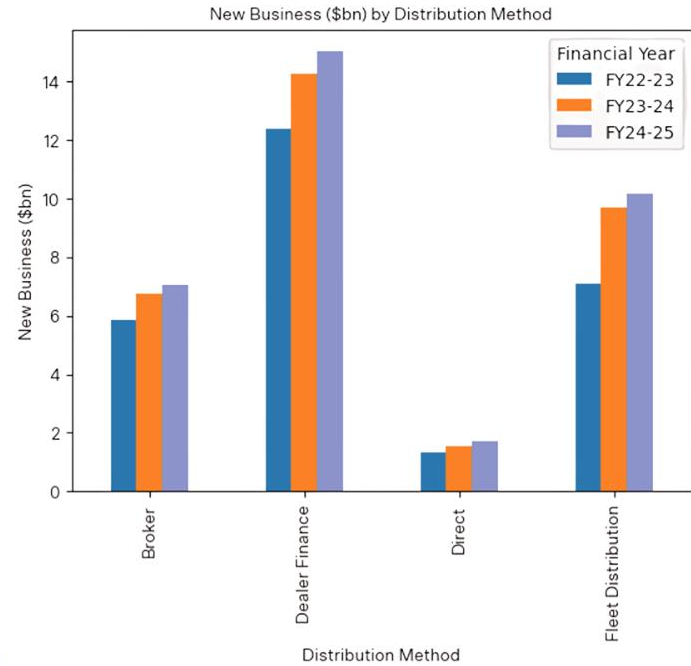


Motor Finance New Business

Customer Type

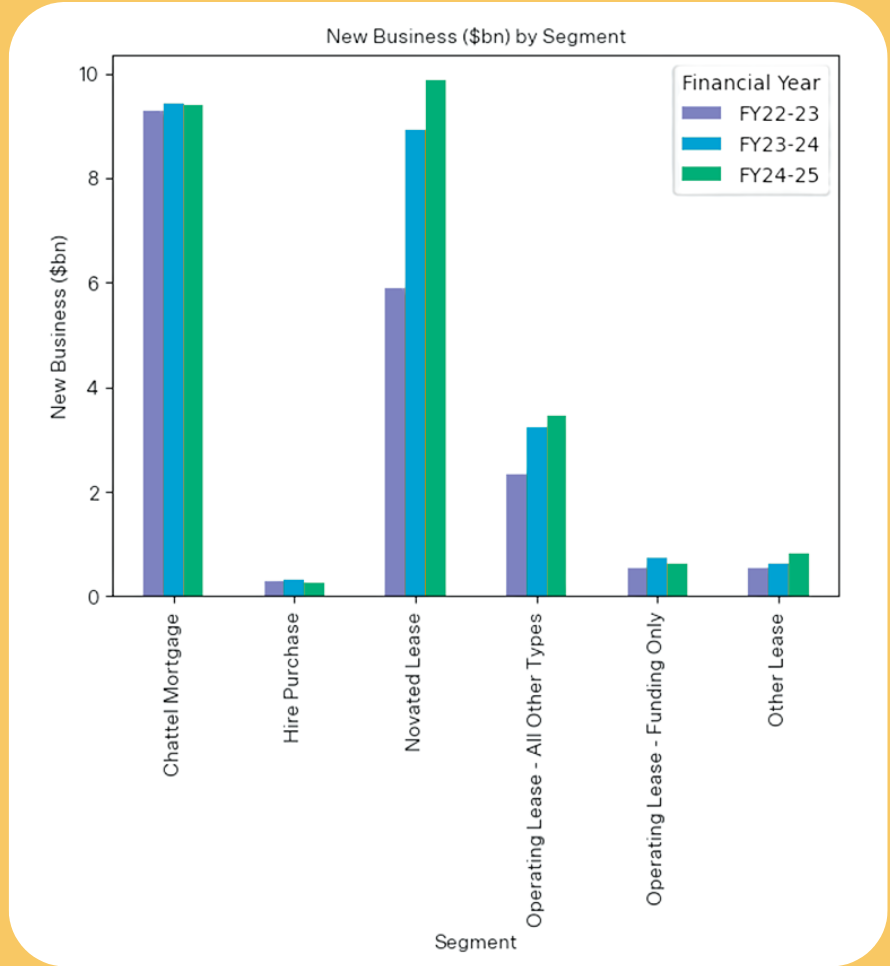


Distribution Method





Loans v Leases



Novated leasing?

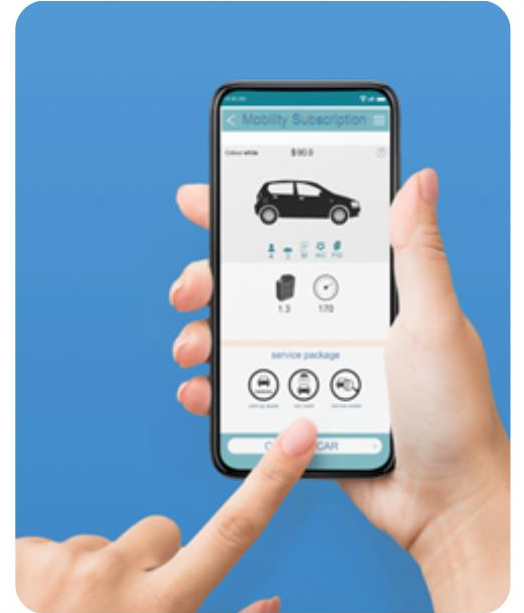


BUYING A CAR VS. LEASING A CAR

| | BUY | LEASE |
|--|---|-------|
| <p>THE MONEY</p> <p>Requires more money up front, and each month.</p> | <p>Costs less up front and each month, so you can afford a more expensive car.</p> | |
| <p>THE BILLS</p> <p>Can pay off your auto loan, which eliminates a monthly cost.</p> | <p>If you always lease, you'll make car payments for life.</p> | |
| <p>THE COMMITMENT</p> <p>Have the freedom to sell or trade it in whenever.</p> | <p>A lease contract is difficult and expensive to break.</p> | |
| <p>THE DOLLARS AND CENTS</p> <p>Usually costs less than leasing overall, over time.</p> | <p>You can get a tax break if you use the car for business purposes.</p> | |
| <p>THE TIME</p> <p>It's yours to sell, total, or drive for 20 years.</p> | <p>Can upgrade to the newest model every couple of years.</p> | |
| <p>AND KEEP IN MIND...</p> <p>The car's value depreciates as soon as you drive it off the lot.</p> | <p>You'll owe fees for exceeding annual mileage limits or any damage to the car.</p> | |

SOURCE: Edmunds.com

BUSINESS INSIDER



Loans v Leases





Risk v Growth... productivity



AFIA calls for policy reform to regulate for growth not risk

29 July 2025

The Australian Finance Industry Association (AFIA) is calling on the Australian Government to focus on smarter regulation, digital innovation and targeted policy reform to unlock Australia's productivity potential.

In its submission to Treasury's Economic Reform Roundtable, AFIA provides a wide-ranging set of reform recommendations across financial services, capital markets, artificial intelligence (AI), housing and taxation, that if adopted would help build a more prosperous Australia.

"Regulation is where Australia's productivity manifests – it determines how capital, labour and technology are allocated," AFIA CEO Diane Tate said.

"Australia needs a policy framework that supports innovation, competition and investment while safeguarding consumers. One that empowers markets, rather than simply fearing disruption."

"Nowhere is this more urgent than in financial services and as AI moves from concept to reality, we need a regulatory and policy architecture that encourages innovation to unlock productivity gains across the economy and deliver better outcomes for consumers and businesses."

Key recommendations from AFIA's submission include:

- A productivity-focussed Statement of Regulatory Expectations for financial regulators to specify expectations and outcomes for regulation to deliver productivity, growth and wellbeing outcomes
- Expanding the Council of Financial Regulators to include the ACCC so competition and innovation can be prioritised alongside financial stability, market efficiency and consumer protection
- Reforms aimed at creating more efficient capital markets to ensure resources are allocated to their greatest benefit while increasing the stability and resilience of the financial system and economy
- A balanced approach to the regulation of AI to unlock up to \$60 billion in economic growth by 2035 from AI adoption across the finance industry¹
- Continuing to invest in education for consumers and businesses to improve financial and digital literacy and cybersecurity upskilling
- Evidence-based and proven electric and hybrid vehicle policies to maintain Australia's progress transitioning to lower-emissions transport, and ultimately, achieving our net zero ambitions
- A holistic review of taxation considering all components of the revenue base to shape a comprehensive reform program with productivity growth and intergenerational fairness front of mind
- A comprehensive review of housing and planning policy to ensure a holistic and long-term approach to improving housing accessibility

See the PDF version of this Media Release [here](#).



International Cooperation?



Australian
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Industry
Association

