

Daimler Truck Financial

Dynamic Financing





Experienced and Dedicated

As the captive finance provider for Daimler Trucks North America since 1974, we partner with Freightliner Trucks and Western Star Trucks to provide customers with flexible and customized loan and lease products. We strive to offer the best products and services in the commercial vehicle industry, and pride ourselves on being a trusted partner you can rely on to help achieve your business goals.



Dynamic Financing is an innovative, “pay-as-you-go” telematics-based finance solution exclusively provided by Daimler Truck Financial Services.

When a financing product benefits your business, everybody wins. Dynamic Financing uses mileage data from your vehicle’s telematics platform to align your monthly payments with the miles you drive, providing you with an innovative, customizable financing solution.

Dynamic Financing offers a variety of benefits for your business:

- Lower base monthly payments than traditional financing
- Payments that match actual truck utilization
- Aligned cash flow and increased flexibility
- The ability to roll over unused miles, and miles paid in excess for future months
- Real-time mileage visibility through telematics-enabled, data-driven decisions

The Basics of Dynamic Financing

Dynamic Financing is a solution to the challenge of finding a balance between contract terms and actual truck usage. During the contracting process, your dealer and a Daimler Truck Financial Services (DTFS) representative will work closely with you to determine your ideal finance structure, including a base payment and the price per mile for mileage overages.

By seamlessly integrating mileage data from your engine, DTFS bills variable payments each month based on the miles you drive. In the months where your truck stays within a set monthly mileage allowance, you will be charged a base monthly payment. If your truck is driven over the monthly mileage allowance, you will pay for the overage on a monthly basis, allowing you to sync your revenue with your payments and avoid large end-term charges. This better aligns cash flow with truck usage, which means greater peace-of-mind for you.

Eligible Daimler Truck North America Equipment

Dynamic Lease is available on Freightliner Cascadia, eCascadia, M2Plus, eM2 and SDPlus and Western Star X series units. Units must be equipped with a Detroit or Cummins engine with a Common Telematics Platform (CTP).

Compatible Finance and Lease Products

Dynamic Financing provides increased flexibility on loans and a variety of leases including TRAC, Modified TRAC, FMV and Synthetic leases.





How to Know if Dynamic Financing is Right for Your Business

An innovative product like Dynamic Financing can benefit a variety of customers. If you want to align your payments with actual truck usage, pay for miles as you realize revenue or avoid paying large end-term charges, Dynamic Financing can help you maximize your investment.

- **Industry fluctuations:** The trucking industry experiences periods of highs and lows driven by fluctuations in freight demand. With Dynamic Financing, if your truck isn't being utilized to its full potential, you only pay the low base monthly payment.
- **Seasonal business:** As a seasonal business customer, we know you have some months that are slow, and some that are busy. With Dynamic Financing, you can align monthly payments with actual truck usage to better match your cash flow.
- **Irregular routes:** With Dynamic Financing, you can dedicate trucks to a particular route and pay for the miles you use as you go, while matching your monthly payment with your cash flow.
- **Team drivers:** Since Dynamic Financing allows you to pay for miles you use and avoid paying over mileage charges at contract end, businesses who use team drivers may be particularly interested in these unique benefits.
- **Healthy trade cycles:** Dynamic Financing promotes healthy trade cycles and allows you to acquire new equipment more regularly, so you can avoid maintenance expenses and keep your business moving forward.

Getting Started

With a few simple steps, you can take advantage of the benefits of Dynamic Financing for your business.

1. Consult with your dealer and DTFS representative to determine if Dynamic Financing is right for you and your business.
2. Order your new truck and ensure it is equipped with a Detroit or Cummins engine with a Common Telematics Platform (CTP).
3. Work with your dealer and DTFS to select your desired contract term. This will help determine the mileage over the life of your contract.
4. Once your residual or balloon payment amount is established, your monthly mileage allowance and base monthly payment will be determined.
5. You're off to work! As long as you stay within your monthly mileage allowance, you will only pay the base monthly payment. Only after you exceed your mileage allowance, will you be charged for the miles you drive.





Telematics and Billing Cycles

Once you decide on Dynamic Financing, and your telematics platform is activated and connected, the mileage data feeds seamlessly from the truck to Daimler Truck Financial Services to ensure quick and accurate monthly billing.

Each month, mileage data from your telematics platform is automatically collected and sent to DTFS. We use this data to determine the variable portion of your payment in addition to the base monthly payment.

During busier months where you may drive over the monthly mileage allowance, your variable mileage payment will reflect the overages and increase your total monthly payment. However, during slower months where you stay within the mileage allowance, you will only pay the base monthly payment. Any unused miles during slower months will carry over and can be used to help offset overages in future months



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*Actual payments, terms, down payment and program eligibility is determined by Daimler Truck Financial's credit team based upon creditworthiness of the customer. See your local dealer for further details about Dynamic Financing.

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