

OUR COMPANY

Alliance Finance (AFCL) is a privately owned company, providing solutions for end customers to acquire assets / vehicles from TATA International, Africa distributors in the high growth markets of Africa.

AFCL, founded in November 2017, has evolved into a leading specialist company that provides short-to-medium repayment terms for customers acquiring assets/ vehicle from TATA International, Africa distributors.

We pride ourselves in upholding the highest ethical standards in the way we conduct our businesses. Supported by a team of industry experts, AFCL strives to provide the best service and repayment term solutions to its customers.

OUR VISION

Be the preferred financier of choice for TATA International, Africa clients

OUR MISSION

Ensure sustainable solution in the Tata International, Africa market by providing integrated access to credit

OUR MOTIVATION

Great companies are built on integrity and trust. Our policy of deep customer understanding and delivering customer value, defines the way we do business. We are innovative thinkers, delivering dynamic, dependable repayment solutions, together with accountability and reliability. Our resourceful team are willing to go the extra mile to deliver proficient services and take pride in the company's core values of pioneering, integrity, excellence, unity and responsibility. Our capabilities, experience and energetic approach to flexible repayment terms, deliver results every time.

OUR VALUES

Pioneering

We are bold and agile, courageously taking on challenges, using deep customer insights to develop innovative solutions.

Integrity

We are fair, honest, transparent and ethical in our conduct; everything we do must stand the test of public scrutiny.

Excellence

We are passionate about achieving the highest standard of quality, always promoting meritocracy.

Unity

We invest in our people and partners, enable continuous learning, and build caring and collaborative relationships based on trust and mutual respect.

Responsibility

We integrate environmental and social principles in our business, ensuring that what comes from the people goes back to the people many times over.

OUR VALUE PROPOSITION

We are customer obsessed. AFCL understands that the cost and access to credit is a source of concern to many individuals and businesses. AFCL supports customers of Tata International, Africa to overcome this obstacle, by providing quick and easy application and credit processes, with flexible repayment structures.

Tata International, Africa is the leading distributor of TATA Motors and Daewoo Trucks in more than 12 African countries. Tata International, Africa offering also includes the distribution of the prestigious Jaguar Land Rover and John Deere brands for select geographies*.

Our Products

AFCL Repayment Term Agreement: The team at AFCL are specialists with a unique understanding in providing flexible and affordable repayment terms with minimal deposit requirements over a 12-36 month tenure*. We charge competitive and market related interest rates on a reducing balance over the repayment tenure. Repayment term agreements are available in USD or local currency*.

Rental Agreement: AFCL also provides off-balance sheet rental programs in selected countries* with the flexibility to manage working capital in a fast-paced business environment.

PRESENCE



BENEFITS OF USING AFCL

Easy and simple credit application: the requirements are straightforward with minimal documentation required for AFCL to make an informed credit decision.

Quick credit approval: at AFCL we understand that time is money in today's fast pace business world. Delays in approvals can be expensive for customers.

Satisfied client: what is more important than keeping customers satisfied with easy and simple application and credit processes.

Convenient and Flexible repayment structures: we let clients determine the funding period, as we are well aware that cash flow is the livelihood of a business. Our packages are structured to support a healthy cash flow to promote the growth of a business.

Access to a dedicated relationship officer: with AFCL you're assigned to a dedicated and professional relationship officer who will focus on the customer's needs and application.

SECURITY

AFCL uses the asset/vehicle as collateral for the repayment term and rental agreements extended. Security of the asset/vehicle will be held in the name of AFCL for the tenure or period, or until settlement of the loan is fully discharged.

WE FINANCE ONLY

- TATA motors, commercial vehicles and buses
- Daewoo commercial vehicles
- Jaguar*
- Land Rover*
- John Deere agricultural equipment*
- John Deere Construction and Forestry equipment*

WE DO NOT PROVIDE

- Working capital
- Term Loans
- Insurance
- Advisory services

WHO WE FINANCE

- Individuals
- First time Users
- Businesses
- Salaried Class
- Professional / Sole Proprietor
- Company / Partnership Firm
- Trust
- Clubs, Societies, NGO's and Associations
- Public Ltd / Government

SOURCE OF FUNDS

AFCL's primary sources of funds are shared capital, shareholder loans and borrowed funds. We are not a deposit taking entity and do not establish any form of account for customers.

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**Terms and Conditions apply and is subject to availability per country of operation with final consideration and approval by AFCL.*

