



Komatsu Customer Finance Africa (Pty) Ltd: T's & C's apply.

Product designs, specifications and/or data in this document are provided for informational purposes only and are not warranties of any kind. Product designs and/or specifications may be changed at any time without notice. The only warranties that apply to sales of products and services are Komatsu's standard written warranties, which will be furnished upon request.

Komatsu and other trademarks and service marks used herein are the property of Komatsu Ltd. or its subsidiaries, or the respective owners or licensees.

KOMATSU

komatsu.com
+27 11 923 1000
KCFA.support@global.komatsu



KOMATSU

Customer Finance Africa



OEM-backed financing solutions
for earthmoving equipment

Komatsu financing

As part of the Komatsu ecosystem, Komatsu Customer Finance Africa (Pty) Ltd (KCFA) combines equipment expertise with financial insight, enabling businesses to acquire Komatsu machinery through reliable, industry-specific financing solutions designed for productivity, uptime, and sustainability.

KCFA provides OEM-backed financing solutions for earthmoving equipment across South Africa and Namibia. Specialising in mining, construction, quarrying, forestry, infrastructure development and agricultural equipment finance. The company offers flexible, tailored financial structures aligned with operational cycles, cash flow requirements, and long-term business growth.

Finance solutions that meet your needs

Your business needs finance solutions that are as reliable as our machines. We understand earthmoving equipment and can provide you with financing solutions that are designed to create value for you.

- Innovative financial solutions tailored to your business needs
- A trusted financial partner focused on long term relationships
- Strategic funding and financial support that grows with your business
- Creating value together through personalised, business aligned solutions

Compare your options

Instalment sale or lease? It helps to take a side-by-side look at your various financing options as you make decisions for your business. Compare KCFA financial products below.

Feature	Operating lease	Lease with purchase option	Instalment sale
Do you own the equipment?	Komatsu retains ownership	Your choice at end of term	Yes you do, automatically
Ownership transfer	Never transfers <i>(equipment returned at end of term)</i>	Optional on purchase date <i>(written notice and payment required)</i>	Automatic on final payment <i>(no further action needed)</i>
Purchase option at end of term	No purchase option	Yes at agreed price <i>(no obligation to exercise)</i>	Built-in guaranteed <i>(title passes on final settlement)</i>
Monthly payments	Lower <i>(rental payments only)</i>	Moderate <i>(depends on purchase amount)</i>	Higher <i>(includes cost toward ownership)</i>
Building equity in equipment	No equity	Only if option exercised	Yes, from day one
Balance sheet impact (IFRS 16)	On balance sheet <i>(ROU asset and lease liability recognised)</i>	On balance sheet <i>(finance or operating lease depending on terms)</i>	On balance sheet <i>(treated as financed purchase)</i>
Optional	Use equipment for a fixed period then return it	Keep options open and decide to buy or return at end of term	Own the equipment at end of term and spread the cost over time

Risk passes to the customer on delivery under all agreements. Ownership is a separate concept from risk. IFRS 16 treatment depends on specific rental schedule terms and the customer's accounting policies- independent advice recommended. A separate Maintenance Agreement is required under all three options.

Why partner with us?

Industry-focused expertise

Komatsu finance understands the challenges of the construction, mining, and earthmoving industries, allowing us to structure practical financing solutions tailored to your operational needs and long-term goals.

Tailored financing solutions

KCFA delivers tailored financing solutions for businesses operating in mining, construction, forestry, quarrying, infrastructure development and agriculture. With deep industry understanding and Komatsu backed expertise, we help you secure the right equipment structured around your operational needs and cash flow.

Long-term partnership approach

Komatsu focuses on building lasting relationships by providing ongoing support and financing solutions that continue to add value as your business evolves.

Advantages of KCFA

- ✓ Competitive rates
- ✓ Availability of pre-approved finance
- ✓ Preserve your banking facilities for other finance activities
- ✓ Easy documentation

Finance products

KCFA tailors equipment finance solutions to suit the individual requirements of each customer. Some of the finance products provided include Instalment Sale and Operating Lease.

