

Business Made Simple

Applications for TRAC Lease financing will be accepted from all credit-qualified businesses including:

- Sole Proprietors (Commercial Individuals)
- Partnerships
- Corporations
- Trusts
- Limited Liability Companies
- Non-Profit Organizations

Gain the Advantage

A TRAC Lease is the most economical funding choice for businesses that actively manage their commercial fleets based on:

- No mileage restrictions or wear & tear charges.
- Customer pays only for what the customer uses of the economic life of the vehicle.
- Lower payments than equivalent conventional leases or loans.
- Usually, no down payment or security deposit.
- Single billing statement for all leased vehicles.
- Lowest possible payments.
- Low monthly rental receipt taxes may replace large upfront sales tax outlays.



Recognition. Prestige. Accolades.
Bragging rights.

We create innovative financial solutions!

Ask your Nissan or Infiniti dealer today about how you can achieve something special through TRAC Leasing.

With terms and provisions suited to your individual situation, you will find it is a very smart business decision!

Call NMAC or Your Nissan dealer today!

NMAC Regional Sales Offices

Irving, TX – 972.915.7057

Aurora, IL – 630.820.4793

Somerset, NJ – 732.805.6923

Irvine, CA – 949.705.4870

Atlanta, GA – 770.437.7470

Signature BUSINESS™ Financing Plans

A Smarter Way to Lease!

Sophisticated Business Leasing



Nissan Motor Acceptance Corporation Fleet
and Light Commercial Vehicle Lending





Proven Performance

Your company image is supported by the vehicles you choose. Nissan and Infiniti can play a significant role in building your business brand.

We offer flexible lease residuals based on per vehicle usage:

- Annual Mileage
- Vehicle Application
- Vehicle Specifications
- Contract Term

What is TRAC Leasing?

- A Terminal Rental Adjustment Clause (“TRAC”) lease is for vehicles used more than 50% of the time in the trade or business of the Lessee (customer).
- A TRAC Lease is a unique version of the FMV lease. The risk and reward of ownership is transferred to the Lessee through the TRAC clause.
- The TRAC Lease clause stipulates an estimated residual value of the leased vehicle upon lease maturity.
- A TRAC Lease clause eliminates the Lessee’s exposure to a Fair Market Value settlement at lease maturity.

TRAC lease advantages include:

- Larger advances.
- Tax-affected payment rates.
- Services and conveniences other finance products do not offer.

Get On TRAC!

TRAC Leasing is the fleet financing solution for NMAC/IFS business customers!

Here’s Why!

- All Nissan and Infiniti brand vehicles qualify.
- NMAC’s cost of funds is a strong competitive advantage for credit-qualified borrowers.
- Favorable accounting treatments provide cash flow benefits.
- Customer and dealer set residual value with NMAC’s approval.

Tax advantages:

TRAC Leases are commonly considered off-balance-sheet financing. This lease is generally treated as a 100% tax-deductible operating expense, not a capital acquisition. Consult your tax advisor for more information.

Benefits of working with NMAC:

- All Nissan and Infiniti models qualify for vehicle financing.
- One call to the dealer gets it done.
- Competitive market rates.
- Single, monthly billing statement for all finance products.
- Down payment amounts or officer/owner guaranties are negotiable.
- Added equipment, original equipment manufacturer accessories, and taxes are included.