



TRAKKER, A PROFESSIONAL AT WORK

**IVECO**



OFFICIAL  
GLOBAL SPONSOR

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**Trakker Active Day and Active Time:  
more space and more quality at work.**



COMMITMENT

# PERFORMANCE

Continuing to evolve and offering ever better solutions to customers who operate in particularly difficult conditions, such as those in the construction industry, municipal and dedicated off road applications. This is our mission. And our commitment has produced the Trakker, a vehicle designed around the customers' needs and demands. Trakker has been tested to meet all types of applications, thanks to an even broader range of models, offering a new level of driver comfort. The cab has been revised, with more equipment, and the ergonomics and comfort have been improved. The aim is to offer a combination of robustness and reliability, whilst emphasising the quality of the driving experience. Customers not only demand more performance and productivity from construction industry vehicles, but also increased driver comfort while meeting all application requirements. The Trakker is the right choice. The range is wider than ever, allowing customers to specify their vehicles for each particular application and it has been designed to ease the fitment of all bodywork options. The reliable and proven Cursor engines produce flat power and torque curves, and, with a choice of three cab versions depending on the application it guarantees an ideal working environment: Active Day Standard Roof, Active Time Standard Roof and Active Time High Roof. Trakker is the solution you are looking for.

**It is in the most difficult working situations that a vehicle really shows its worth.**





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The ergonomics and quality of the cab were designed around suggestions, requirements and advice received from drivers, operators and customers. The result is a vehicle that guarantees greater driving comfort for demanding construction industry, municipal and dedicated off road applications, elements of enormous importance where productivity and safety are concerned. The efficient climate control system and the soundproofing of the new cab guarantee an outstanding quality of comfort onboard, even in very difficult working environments and situations. Available in three versions: day, sleeper and high roof sleeper. Trakker provides a working environment with plenty of space behind the driving wheel, even on the Active Day cab version. A very functional working space, with coat hooks, a central oddment compartment with a clip board and the option of a central seat.

# COMFORT

**Trakker Active Day Standard Roof Cab, Active Time Standard and High Roof Cabs. Three versions, three ideal working environments.**



#### < Cluster

The central monochrome screen, featuring white backlighting for the instruments, designed to reduce driver fatigue, displays the vehicle real time parameters: average speed, fuel consumption, driving times and maintenance information

#### < Controls

The controls of the radio and onboard computer are located on the steering wheel. Below them, the right hand stalk groups together the vehicle speed controls: gear change (Eurotronic) engine brake, optional hydraulic retarder and cruise control

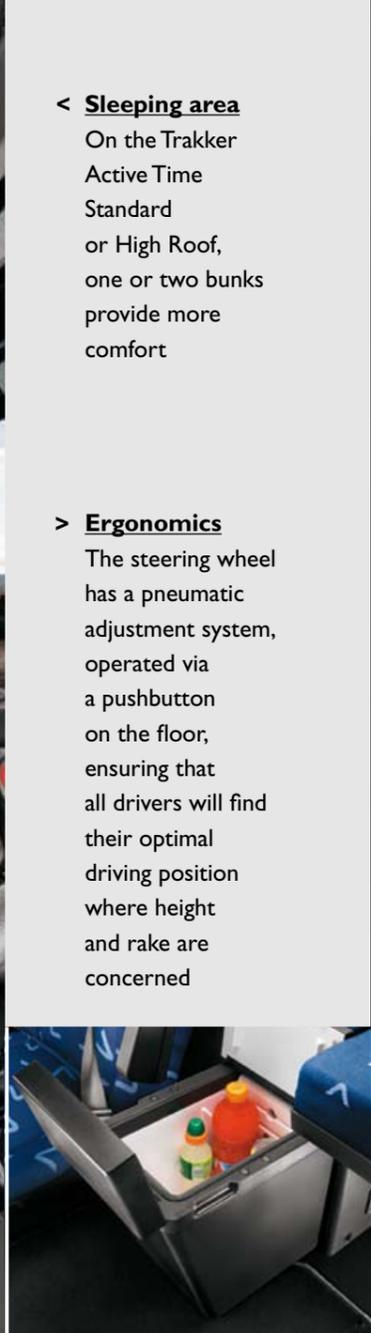


## AT YOUR COMMAND

One feature is very obvious and highly appreciated by people who choose the Trakker: the drive quality. In every cab, drivers will find an ideal driving position thanks to the adjustable steering wheel and the pneumatically-sprung seat, which adapts to the driver's weight, slides forwards and backwards, and is adjustable for height and rake. All of the functions are displayed on the instrument cluster and all the controls are easy to see and to reach, ensuring that the driver controls the vehicle in total safety. The EuroTronic gear change, engine brake, optional hydraulic retarder, cruise control and radio are all positioned ergonomically, where they can be activated without the driver needing to take his hands off the wheel. The electrical window controls are located

on the door-side armrest, together with the optional electrical door mirror adjustment controls. The electronic digital tachograph is positioned above the driver, next to the radio/CD; the radio/CD controls are duplicated on the steering wheel, with the radio stations displayed on the instrument **cluster**, thereby keeping possible distractions to a minimum. The floor is covered in a new, more wear-resistant material that is easier to wash; the fascia is made of soft-touch, scratch resistant material. The living space in the cab is both practical and ergonomic; the upper storage area incorporates two open storage compartments and there are also two under seat storage areas and door pockets with space for a 2 litre drinks bottle. There is space for everything.





< **Sleeping area**  
On the Trakker Active Time Standard or High Roof, one or two bunks provide more comfort

> **Ergonomics**  
The steering wheel has a pneumatic adjustment system, operated via a pushbutton on the floor, ensuring that all drivers will find their optimal driving position where height and rake are concerned



^ **Storage compartment**  
The bunk is made up of three sections that lift up. The centre section is 82 cm wide, which converts into a comfortable bunk that conceals a bottle holder, document pocket and as an option either an isothermal or refrigerated compartment.

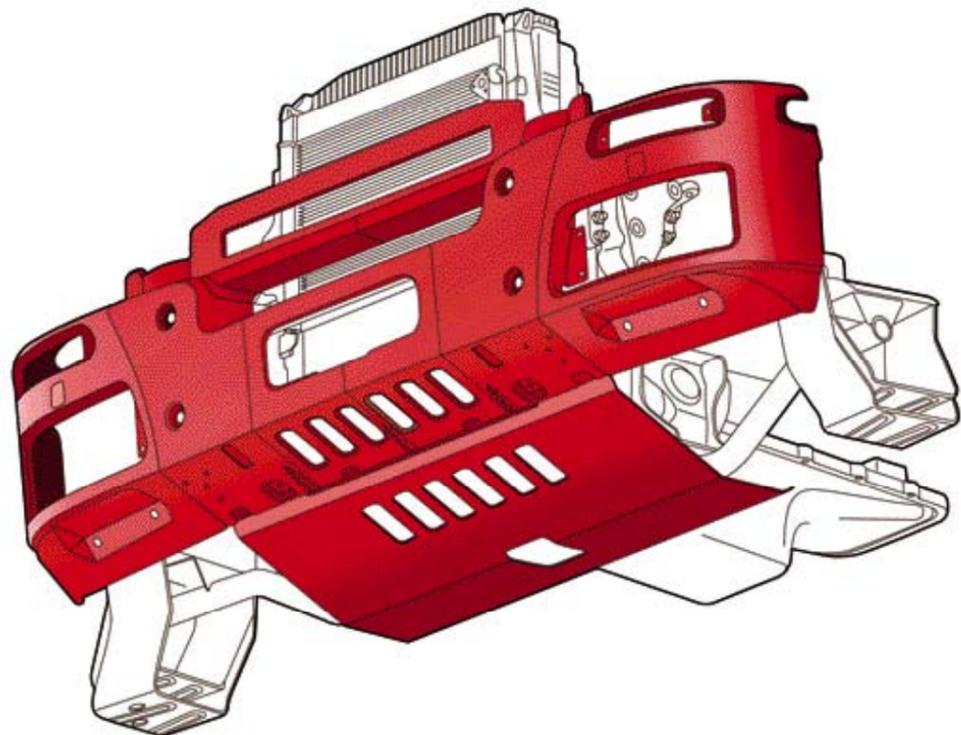
## THE LONGER THE JOB, THE GREATER THE COMFORT

The quality of life on board the Trakker is comparable to that of an on-road vehicle: roomy and comfortable, even when outdoor conditions are not welcoming. For missions that require the driver to sleep on board, the Trakker offers the Active Time cab, whose **sleeping area** guarantees relaxation and rest. The Active Time is 1.82 m high, with one or two bunks and offers plenty of **storage** compartments, and different solutions that focus on **ergonomics**, providing plenty of space and quality for life on board.



# PERSONALITY

Design, power and functionality make the Trakker the ideal working companion.



^ **Radiator protection**  
Constructed of steel and recommended for off-road applications, it protects the radiator from accidental damage, in severe off road conditions.



^ **Bumpers**  
Robust and made of steel, the bumper has been constructed in three sections to reduce the cost of replacement if it is damaged



^ **Headlights**  
The halogen headlights are protected by their recessed position and removable grilles

## PERSONALITY, IMAGE AND FUNCTIONALITY AT WORK

For Iveco, respecting the driver means offering him not only an ideal vehicle to work in, but one with a robust, functional design. The Trakker is clear proof of this: it has evolved styling, an unmistakable line, and a modern look but retains its functionality and practicality at all times. The redesigned grille provides for improved engine cooling. The lines of the cab make it easier to keep the vehicle clean. The **headlights** are incorporated into the three piece steel bumper, and are protected by removable grilles. There are two new large practical **external storage boxes**, which are internally illuminated. The optional



< **Access to the cab**  
The lower step anchorage system has been reinforced and access has been simplified



v **External storage boxes**  
The AT version features two external storage compartments which can only be opened from inside the cab, for greater security

hyper-resistant steel **radiator protection** is particularly useful for extreme off road applications. The generous space on the front between the "Iveco" and "Trakker" logos allows the customer to insert their own company name. The lower part of the **bumper** is rounded and incorporates a step that the driver can use to clean the windscreen. **Access to the cab** is simplified by the large grab handles and steps have a non-slip surface. The rear-view mirrors and the new passenger side front view mirror, provide enhanced visibility and thus greater safety.

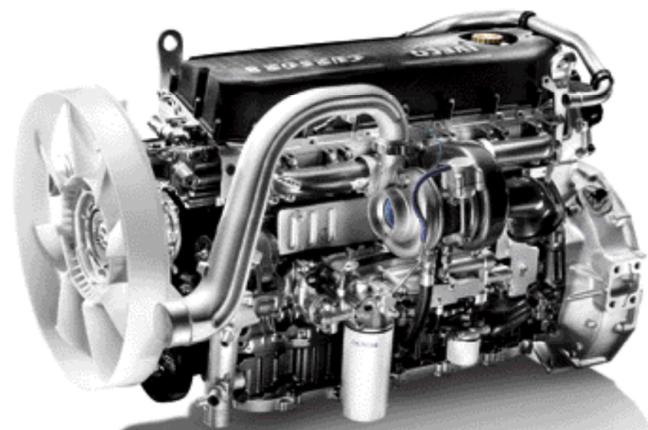


# RELIABILITY

The robustness, reliability, efficiency and technology of the engines, components and assemblies, ensure that the Trakker is always operational, and able to tackle the most difficult situations. The more difficult and demanding the working conditions, the more essential it is for the customer to know he can count on the productivity of a reliable vehicle that continues working relentlessly.

**Trakker a vehicle with outstanding robustness and reliability. Trakker a vehicle that never stops.**





**CURSOR 8**

The Cursor 8 is available with a choice of three power outputs (310 Hp with a conventional turbo, 330 and 360 Hp with a variable geometry turbo); it has a total capacity of 7,790 cc and 6 cylinders in line and meets Euro 5 requirements. The 330 Hp version is ideal for 6x4 construction industry work, and concrete mixers. The 360 Hp version is recommended for 8x4 construction industry work, and concrete mixers.



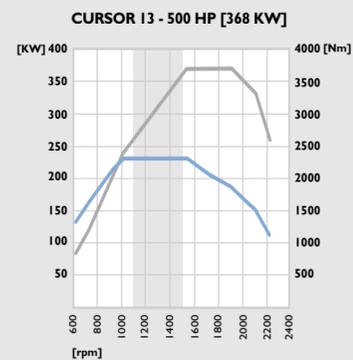
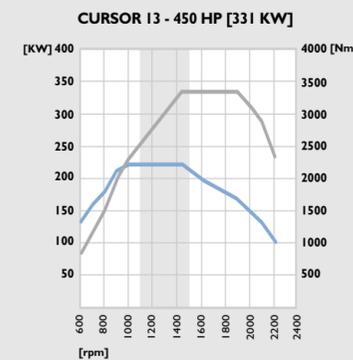
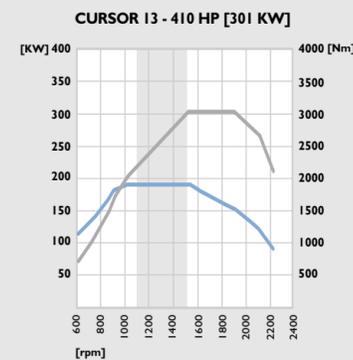
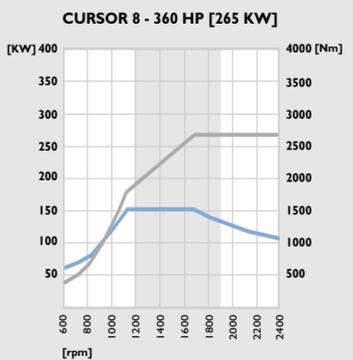
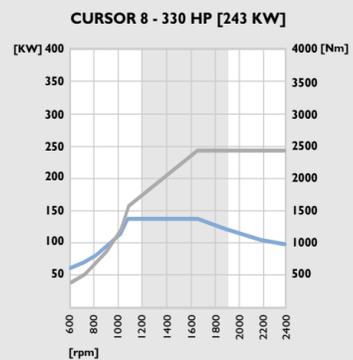
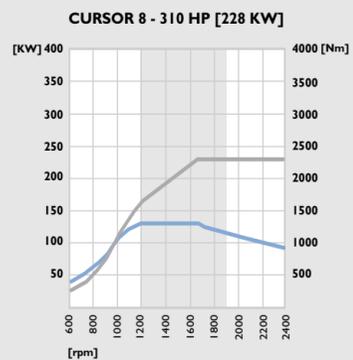
**CURSOR 13**

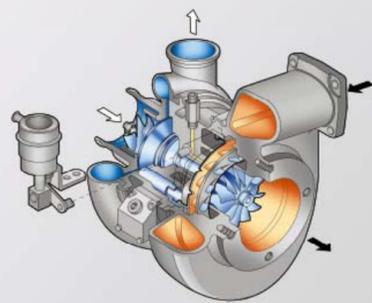
This is ideal for more demanding applications, in difficult environments and harsh conditions. There are three power levels: 410 (with a turbocharging system and a "waste-gate" valve), 450 and 500 Hp (both with a variable geometry turbo, which deliver a high torque at low engine speeds). With a capacity of 12,880 cc with 6 cylinders in line, the Cursor 13 also meets Euro 5 requirements regarding exhaust emissions.

**CURSOR ENGINES, POWER AT WORK**

The Cursor engines are the heart of the Trakker. Conceived to guarantee excellent performance, low running costs and superior driving comfort, they are available in two capacities, 8 or 13 litres, and cover a power range of 310 to 500 Hp. The configuration with 6 cylinders in line, overhead camshaft and rear timing gear makes for a compact size, fewer components and, above all, outstanding structural rigidity, thanks to the monoblock cylinder head and below it the two section engine block, which combines six wet type cylinder liners and seven crankshaft bearings in a single component. The result: is less vibration, less noise and safe, fluid operation in all situations.

Every detail has been designed to increase the efficiency of the Cursor engines: the aluminium-headed pistons improve heat dispersion, the smooth cylinder liners and segment configuration all keep friction to a minimum, while the four valves per cylinder guarantee very efficient air flow and combustion gas elimination. The Cursor engines are suitable for all types of driving, and they deliver maximum torque below 1,000 rev/min, and maintain it throughout the engine rpm range. This condition simplifies hill starts with full loads, reduces clutch wear and guarantees flexible and quiet operation, fewer gear changes, and lower fuel consumption.





**VGT**

The Cursor engines on the Trakker Active Time and Active Day (except for the 310 Hp Cursor 8 and 410 Hp Cursor) are fitted with variable geometry turbochargers (VGT), the only engines in the heavy duty sector to do so. This turbocharging system makes a decisive contribution to the high performance of the engines, enhancing their performance and acceleration. The VGT is fitted with an electronic device that adapts the characteristics of the turbocharger to the engine revs: thanks to the coaxial movement of the impeller, the turbocharger adapts to the volume of incoming exhaust gas, allowing permanent monitoring of the speed, and thus increasing the pressure, a value that is closely linked to power and torque. The VGT also improves the performance of the engine (decompression) brake known as the ITB (Iveco Turbo Brake).

**CEB**

The Combined Engine Brake (fitted on the 410 Hp Cursor 13) is a more powerful engine brake that combines two effects: exhaust vacuum and decompression engine braking. A throttle valve on the exhaust manifold creates a counter-pressure in the exhaust gases that helps to slow down the engine rotation and increase the braking effort.



Engine	Capacity	Turbo	POWER		TORQUE	
			Hp (kw)	rpm	Nm	rpm
CURSOR 8	7790 cc	FG	310 (228)	2400	1300	1200 ÷ 1675
		VGT	330 (243)	2400	1400	1080 ÷ 1655
		VGT	360 (265)	2400	1500	1125 ÷ 1685
CURSOR 13	12880 cc	WG	410 (302)	1900	1900	1000 ÷ 1515
		VGT	450 (332)	1900	2200	1000 ÷ 1435
		VGT	500 (368)	1900	2300	1000 ÷ 1525

FG Fixed geometry VGT Variable geometry turbocharger WG Waste Gate

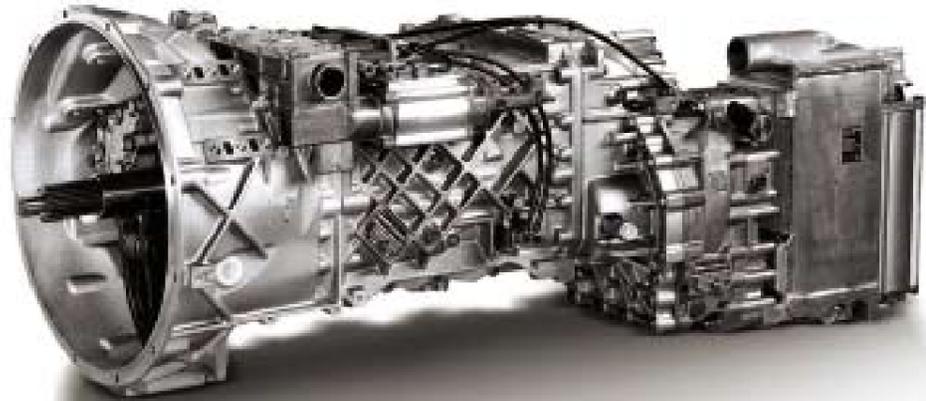
**MORE RESPECT FOR THE ENVIRONMENT**

Thanks to the energy and resources dedicated to studies and the application of new technologies, Iveco is able to present innovative solutions that respect Euro 5 environmental protection standards and improve the performance and productivity of its vehicles. The Trakker adopts SCR technology (Selective Catalytic Reduction) for the post-treatment of exhaust gases. Selective Catalytic Reduction uses highly efficient engines, a catalytic convertor instead of the usual silencer and a specific tank for the AdBlue that is injected upstream of the catalyst

by an electronic dosing unit. SCR technology, which is designed to work throughout the entire life-time of the vehicle, makes a particulate trap unnecessary, and guarantees low emissions, requires minimal maintenance, and helps to increase the productivity of the vehicle: **lower emissions, lower consumption.** This system offers more power and more torque with the same cylinder capacity, lower weight, lower consumption thanks to the increased injection pressure, less energy absorbed to eliminate heat, fewer oil changes and therefore longer maintenance intervals.



^ **Lower emissions, lower consumption**  
The SCR system intervenes directly to control the nitrogen, and this, together with the optimised combustion process, makes it possible to reduce fuel consumption and particulate emissions



### MECHANICAL GEARBOX

The gearboxes proposed on the Trakker Active Time and Active Day are designed for robustness and performance, making it possible for customers to choose a solution suitable for their application requirements and the type of vehicle chosen.

There are two types: manual with 9 or 16 speeds, and automated with 12 speeds. Both the ZF 9 & 16-speed mechanical gearboxes incorporate a “servo-shift” system for more relaxed, safer driving, guaranteed by fast, precise gear engagements. This manual gearbox is perfect for the vehicle’s mission, with outstanding reliability, increased productivity and efficiency, and low maintenance costs.



### EUROTRONIC AUTOMATED GEARBOX

In addition to conventional manual gearboxes, the Trakker offers the technological excellence of the **EuroTronic** automated gearboxes, which enhance driving ergonomics by mounting the three function switches in a module on the dash board, with the gear change operated from the right hand column stalk. They can operate in totally automatic or semi-automatic mode: the choice is left to the driver, depending on the situation. The EuroTronic ZF 12-speed automated gearbox with electronic clutch control provides very comfortable driving and numerous advantages: the automatic mode chooses the ratio that is economically most suitable, protects the gearbox from over-revving, and reduces clutch wear, consumption and noise. The EuroTronic ensures that the engine always operates to achieve optimum fuel consumption, and driveability, so that the driver can concentrate all of his attention on the road.



< **EuroTronic**  
To improve ergonomics and increase safety, the gear lever is mounted on the steering column. The Drive (D), Reverse (R) and Neutral (N) switches are positioned in a module on the dash board

## BRAKES, FRONT AND REAR AXLES

### v Brakes

Discs on the front and rear axles for single reduction axles, with duo-duplex drums on the rear axles for hub reduction axles. For models with all-wheel drive, duo-duplex drum brakes on all wheels



## POWER THAT GIVES SECURITY

Strong downhill slopes with a fully laden vehicle: in this situation the Trakker is subjected to stringent tests that confirm its qualities.

The decompression engine brake on the Cursor engines, connected to the variable geometry turbo, or the CEB (Combined Engine Brake), slows the vehicle down and reduces use of the service brake, thus limiting the wear and tear of the braking systems components.

The Trakker is also fitted with a electronic control system that manages all of the braking functions.

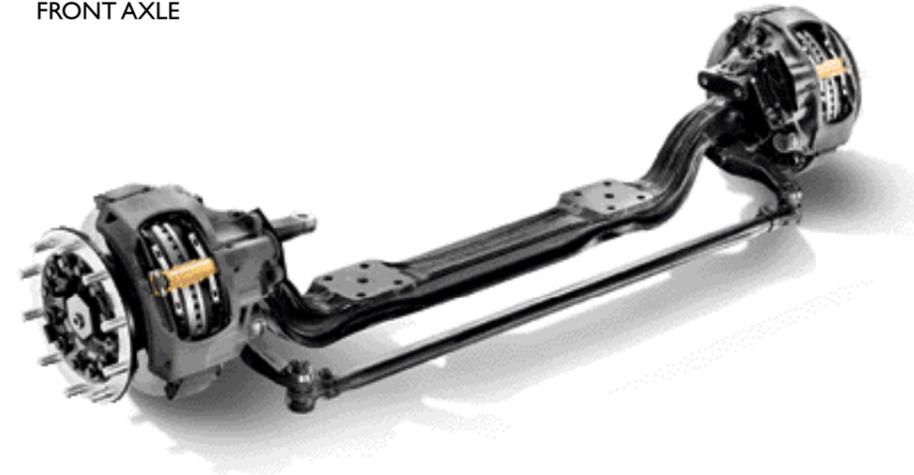
Vehicles that do not have all-wheel drive are fitted with front disc brakes which are controlled electronically by the ABS and EBL systems (to optimise the braking effort according to the load), plus, optionally available is ASR anti-slip regulation.

Having a single control system makes it possible for the vehicle to interpret the appropriate braking requirement for the situation encountered.

When activated the engine brake and the ZF Intarder are initiated automatically to reduce service **brake** wear and to guarantee enhanced vehicle deceleration dependant on the driving conditions. The efficiency of the braking system combined with the robustness of the **front and rear axles** and the wide range of rear axle ratios, provides a perfect solution to construction, municipal, off road and heavy transport applications.

“Low” ratios for less difficult missions, “high” ratios for more demanding applications and jobs with steep gradients.

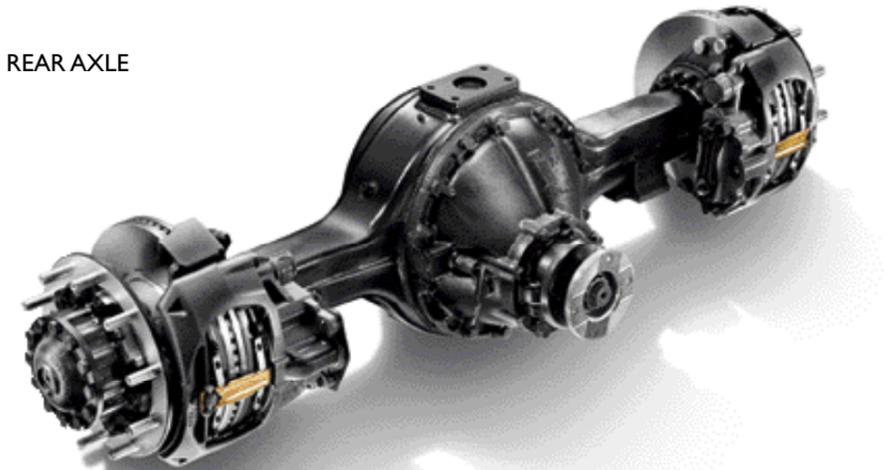
FRONT AXLE



DRIVE AXLE



REAR AXLE



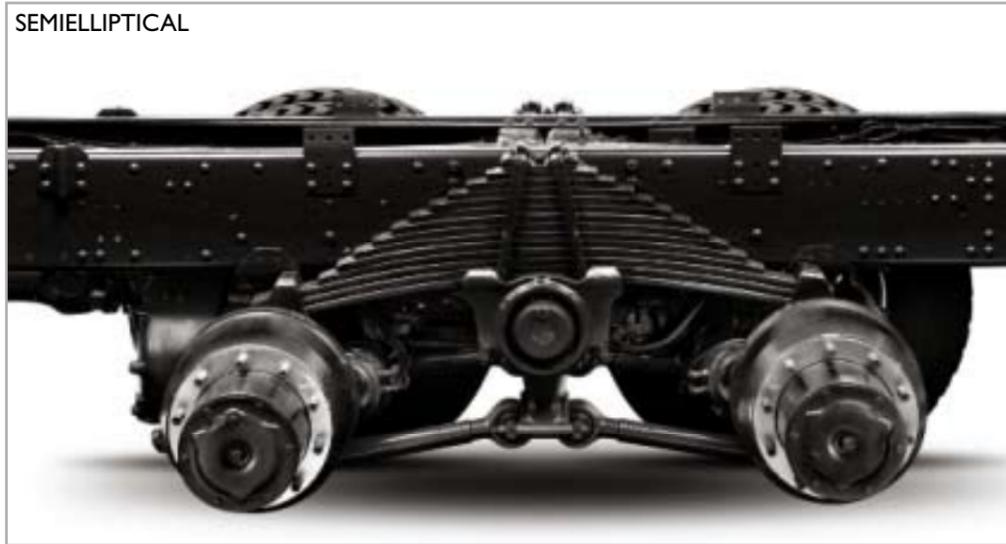
### < Front

#### and rear axles

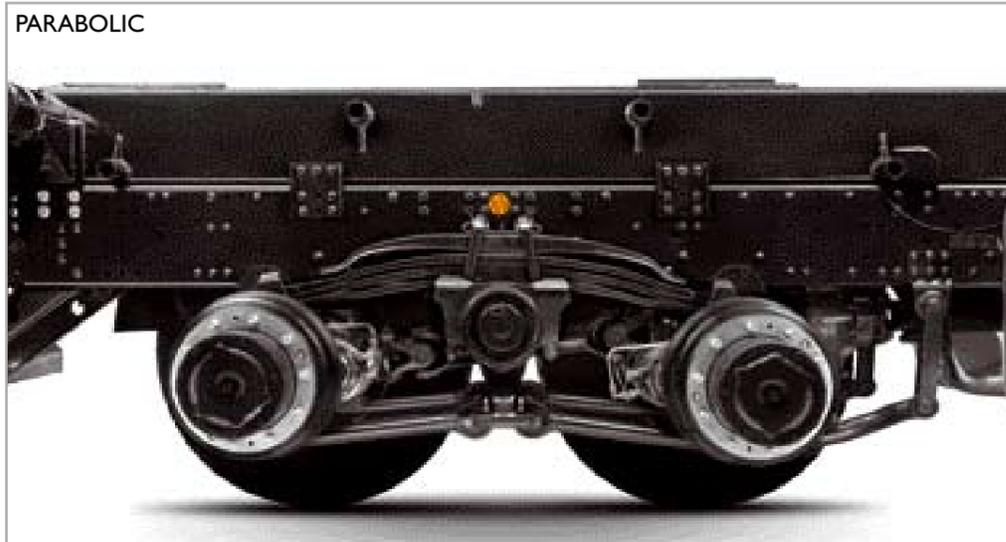
Wide steering lock (52°) of the front axle.

All 6x4 and 8x4 models feature single reduction axles as standard providing optimal on-road performance and fuel efficiency whilst still retaining its rugged off road capabilities. The single and hub reduction rear axles are extremely robust and are virtually maintenance free

SEMIELLIPTICAL



PARABOLIC



AIR



> **Chassis**

Made of high yield steel, available in two thicknesses: 7.7 mm for normal duty and 10 mm for more demanding applications

< **ECAS**

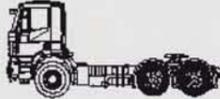
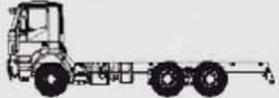
The Electronically Controlled Air Suspension system controls and maintains the chassis height



## STABILITY WHERE YOU NEED IT

The reliability and robustness of the chassis have always been important strengths of Iveco vehicles, and are even more evident on the Trakker. They are made of double-bottle-neck U-section steel side members (Fe E 490), which come in two **thicknesses**, and are ideal for tackling all types of terrain and load types whatever the operating conditions. Maximum strength is provided by a choice of suspensions: mechanical with parabolic springs or mechanical with semielliptical springs: for greater comfort and optimal driving stability, three and four-axle models are available, with four bag air suspension combining an **ECAS (Electronically Controlled Air Suspension) system**.

# LINE-UP

MODEL	ENGINE	GEARBOX	WHEELBASE IN MM						
			3200	3500	3800				
Power	N° cylinders-capacity	Manual	Automated	4200	4500	4800	5020	5100	5820
 Rigid GVW (tonne) 26	330 (6Cyl - 7,8lt.)	9S 1310 TO 16S 1620 TD	12AS 1420 TD						
	360 (6Cyl - 7,8lt.)	16S 1620 TD	-	12AS 1930 TD					
	410 (6Cyl - 12,8lt.)	16S 2220 TO	-	12AS 2330 TO					
	450 (6Cyl - 12,8lt.)	16S 2220 TO	-	12AS 2330 TO					
	500 (6Cyl - 12,8lt.)	16S 2520 TO	-	12AS 2330 TO					
 Tractor GTW (tonne) 44 & 72	410 (6Cyl - 12,8lt.)	16S 2220 TO	-	12AS 2330 TO					
	450 (6Cyl - 12,8lt.)	16S 2220 TO	-	12AS 2330 TO					
	500 (6Cyl - 12,8lt.)	16S 2520 TO	-	12AS 2330 TO					
 Rigid GVW (tonne) 32 & 41	360 (6Cyl - 7,8lt.)	16S 1620 TD	-	12AS 1930 TD					
	410 (6Cyl - 12,8lt.)	16S 2220 TO	-	12AS 2330 TO					
	450 (6Cyl - 12,8lt.)	16S 2220 TO	-	12AS 2330 TO					
 Rigid GVW (tonne) 19	310 (6Cyl - 7,8lt.)	9S 1310 TO	-	-					
	330 (6Cyl - 7,8lt.)	9S 1310 TO 16S 1620 TD	12AS 1420 TD						
	360 (6Cyl - 7,8lt.)	16S 1620 TD	-	12AS 1930 TD					
 Rigid GVW (tonne) 19	410 (6Cyl - 12,8lt.)	16S 2220 TO	-	12AS 2330 TO					
	450 (6Cyl - 12,8lt.)	16S 2220 TO	-	12AS 2330 TO					
 Rigid GVW (tonne) 26	330 (6Cyl - 7,8lt.)	9S 1310 TO	-	12AS 1420 TD					
	360 (6Cyl - 7,8lt.)	16S 1620 TD	-	12AS 1930 TD					

FRONT BRAKES	FRONT DRIVEN BRAKES	REAR-TANDEM BRAKES	WHEELBASE IN MM								
			3200	3500	3800	4200	4500	4800	5020	5100	5820
5886 - disc	-	MT23-155 - disc 452146 - duo duplex		AD-AT	AD-AT	AD-AT	AD-AT	AD-AT	-	-	-
5886 - disc	-	MT23-155 - disc 452146 - duo duplex		AD-AT	AD-AT	AD-AT	AD-AT	AD-AT	-	-	-
5886 - disc	-	452191 - duo duplex		AD-AT	AD-AT	AD-AT	AD-AT	AD-AT	-	-	-
5886 - disc	-	452191 - duo duplex		AD-AT	AD-AT	AD-AT	AD-AT	AD-AT	-	-	-
5886 - disc	-	452191 - duo duplex		AD-AT	AD-AT	AD-AT	AD-AT	AD-AT	-	-	-
5886 - disc	-	452191 - duo duplex	AD-AT	-	-	-	-	-	-	-	-
5886 - disc	-	452191 - duo duplex	AD-AT	-	-	-	-	-	-	-	-
5886 - disc	-	452191 - duo duplex	AD-AT	-	-	-	-	-	-	-	-
1°) 5886 - disc 2°) 5886 - disc	-	MT23-155 - disc 452146 - duo duplex 452291 - duo duplex	-	-	-	-	-	-	AD-AT	-	AD-AT
1°) 5886 - disc 2°) 5886 - disc	-	MT23-155 - disc 52291 452291 - duo duplex	-	-	-	-	-	-	AD-AT	-	AD-AT
1°) 5886 - disc 2°) 5886 - disc	-	MT23-155 - disc 52291 452291 - duo duplex	-	-	-	-	-	-	AD-AT	-	AD-AT
-	5985 - duo duplex	451391 - duo duplex	-	-	AD-AT	AD-AT	AD-AT	-	-	-	-
-	5985 - duo duplex	451391 - duo duplex	-	-	AD-AT	AD-AT	AD-AT	-	-	-	-
-	5985 - duo duplex	451391 - duo duplex	-	-	AD-AT	AD-AT	AD-AT	-	-	-	-
-	5985 - duo duplex	452191 - duo duplex 453291 - duo duplex	-	AD-AT	AD-AT	-	-	-	-	-	-
-	5985 - duo duplex	452191 - duo duplex 453291 - duo duplex	-	AD-AT	AD-AT	-	-	-	-	-	-
5886 - disc	-	MT23-155 - disc 452146 - duo duplex	-	AD	AD	-	-	-	-	-	-
5886 - disc	-	MT23-155 - disc 452146 - duo duplex	-	AD	AD	-	-	-	-	-	-



## ORIGIN

A vehicle like the Trakker offers the highest levels of reliability, robustness and functionality, but that is still not enough.

Iveco wants to give you much more.

It wants to represent a constant, professional presence, always attentive to its customers.

This means "Origin 100% Iveco".

**100% SELECTION** - The excellence of the process starts from the raw materials from which every Iveco product is constructed, selected utilising the most stringent quality standards.

**100% RELIABILITY** - Iveco only works with suppliers who guarantee high quality levels and certified processes.

**100% SAFETY** - Certified and guaranteed, Iveco Original Parts guarantee that performance is maintained over time, and they are the only

ones capable of preserving the value of your vehicle.

**100% CONTROL** - All Iveco products and services pass strict Quality Controls at every stage of the process.

**100% EXPERIENCE** - Iveco has available to you a widespread network of professionals who guarantee the highest level of service, 24 hours a day, 365 days a year.

**100% customer satisfaction.**

A quality process that targets a single goal: satisfying Iveco customers 100%.

All this is the meaning of "ORIGIN 100% IVECO". The drive and commitment to provide Iveco customers with the safety and reassurance they deserve - wherever they may be, at any time.



### ^ **Customer Center**

Hundreds of selected operators ready to respond to your call instantly, to help you solve any issues quickly and efficiently. Wherever you may be.



## SERVICES

**Original Parts.** Iveco original parts guarantee that the performance and value of your Trakker are maintained over time.

Choosing Iveco original parts means trusting the quality of the manufacturer and the professional skills of expert technicians who have an in-depth knowledge of the product thereby ensuring a reliable vehicle.

With Service Points throughout Europe you are never on your own and thanks to a prompt, efficient distribution network, any available replacement parts will be delivered within 24 hours in 99% of cases.

A further demonstration of the seriousness and reliability of a leading commercial vehicle manufacturer, which has succeeded in making quality and service its trump cards over the years.

**Specialist technicians.** No one knows your Trakker better than the people who built it. Which is why Iveco constantly organises training and refresher courses for its technical staff, to guarantee maximum efficiency and capability in solving problems, backed up by cutting-edge diagnostic systems and top quality service. All in order to get the vehicle back on the road as soon as possible, because the customers' needs always come first.

**Iveco Shop.** Design, technological innovation and performance are the essential values of these products. This vast range of accessories offers new solutions designed to satisfy practical and aesthetic, stylistic and aerodynamic demands at one and the same time.

A range of accessories worthy of the vehicle's performance in every way: products designed to customise your vehicle's cab with style, making it a welcoming environment and enhancing the exterior, while guaranteeing driving safety and comfort in traffic.

A catalogue that illustrates the vast range of Iveco shop accessories is available from the Iveco network.

**Planned maintenance.** With Elements - the Iveco Planned Maintenance Programme, you will always be sure that your Trakker is in perfect condition and ready to use. The various types of contract: Legal, Service, Friction and Motion guarantee:

- **Transparent costs**, you will only pay what you agreed, with no surprises;
- **Safety and availability** of the vehicle, so that you are free to concentrate on the job at hand;
- **A vehicle that is always efficient**, thanks to the top quality and skills of the Iveco network;
- **Higher value of used vehicles**, you can be sure that your Trakker has a higher residual value when it is time to change it;
- **Fewer administrative expenses**, the maintenance of your fleet will be fully programmed, so there will be fewer invoices and less administrative work.

**Assistance Non-Stop Customer Service.** The resolution to any issue is only a phone call away. In an emergency, you only have to call the Iveco Customer Centre where an operator, speaking your own language, will collect all the necessary data and activate the closest Iveco workshop to the job – wherever you may be in Europe. The Customer Centre will also track the progress of the operation until the vehicle is repaired.





## IVECO CAPITAL: YOUR GATEWAY TO THE WORLD OF IVECO

For over 20 years we have supported the sales of Iveco products, funding the complete range of light, medium and heavy commercial vehicles with tailor-made financial services. Our principal aim is to help customers fund their vehicles in the most beneficial manner for their individual operations, using our expertise in the industry and financial strength as a member of the **Iveco Group**, which is in turn part of the Fiat Group - one of the world's largest organisations.

### SPECIALIST KNOWLEDGE AND EXPERTISE

Our products are available across a nationwide network of Iveco dealers and have been created by industry experts who understand every aspect of the road transport business. This ensures we offer you tailor-made solutions that enable you to make your commercial vehicles work hard for your business, whilst benefiting from a bespoke financial solution designed to meet your company's specific requirements.

### A TRULY GLOBAL PARTNER

Iveco Capital operates in **14 countries** and provides support to Iveco customers in all of the main European markets, supplying a range of flexible financial products and services tailored to help operators realise the maximum benefit from their commercial vehicle fleet. To-date Iveco Capital has provided its services to

more than 55,000 customers, ranging from owner-operators through to multi-national blue-chip companies. This has seen in excess of 112,000 vehicles delivered to customers supported by a range of financial services from Iveco Capital, including Contract Hire, Finance Lease, Hire Purchase and Operating Lease.

### HIRE PURCHASE: A TAILOR-MADE SOLUTION

Hire Purchase is popular with operators looking to acquire ownership of the vehicle. It can cover up to 100% of the vehicle's selling price and enables you to take delivery of the asset straight away, but with payments spread over the life of the vehicle and the option of keeping the asset at the end of the term for a nominal fee. Payments can be tailored to suit the cash flow needs of your business, making budgeting easier as the payment structure is agreed with you at the outset. Acquiring new vehicles under a Hire Purchase agreement also has tax advantages, in that you claim the writing down allowances and the interest elements of the repayments are allowable against taxable profit.

### FINANCE LEASE: YOUR MULTIPLE BENEFITS

Finance leases enable you to lease Iveco vehicles without making a capital outlay that impacts upon your balance sheet, allowing

you to dedicate your financial resources to your core business. It means that vehicles are hired to you for a fixed period without the option of ownership, and at the end of the primary period you may choose to continue to rent the asset for a further period at a nominal rate or to act as an agent in its disposal. This means you have the option to sell the vehicle on our behalf and keep the majority of the proceeds. Furthermore, for Finance Leases of five years or less, as Iveco Capital remains the owner of the asset, we claim the writing down allowance and the benefit is passed to you in your rental payments. Your cash flow is eased still further because you pay VAT on the monthly repayments, not on the principal purchase cost. In addition, you claim tax relief on the rental based on the finance charge and depreciation charge through your profit and loss account.

### OPERATING LEASE: ONE RENTAL, MANY ADVANTAGES

An Operating Lease is a financial agreement where the asset is treated as an off balance sheet item and Iveco Capital retains ownership of it. Customers selecting this option agree to specific usage parameters for the vehicles at the outset - and assuming these do not vary significantly, the monthly payments and interest are fixed for the duration of your contract. The prime advantage of this arrangement is that rentals are significantly lower than under a Finance Lease, because the

vehicle's residual value is included in the transaction. At the end of the agreement you can choose to extend the agreement or simply return the vehicle to us. For Operating Leases of five years or less, we have the legal and tax title to the asset allowing us to make effective use of writing down allowances, which we pass on to you within the rental. In addition, you claim tax relief on the whole rental amount through your profit and loss account. Your cash flow is eased still further because you pay VAT on the monthly repayments, not on the principal purchase cost.

### CONTRACT HIRE: TOTAL FLEET SOLUTION

Contract Hire is the complete fleet solution and provides you with off balance sheet funding without the burden of ownership or disposal. It offers all the benefits of Operating Lease financing, comprehensive repair and maintenance, and fleet management services - all of this for a fixed monthly payment, thus improving your budgeting and cash flow projections. With our Contract Hire you will be able to benefit from reduced administrative burden, you will also enjoy peace of mind through the provision of one-stop-shop repair and maintenance solutions that can be flexibly combined with our total fleet management options. Last but not least, our expert team will make sure that your Contract Hire package is tailored to suit your business needs.

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the new Trakker are available from the Iveco Internet  
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[www.iveco.co.uk](http://www.iveco.co.uk)

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