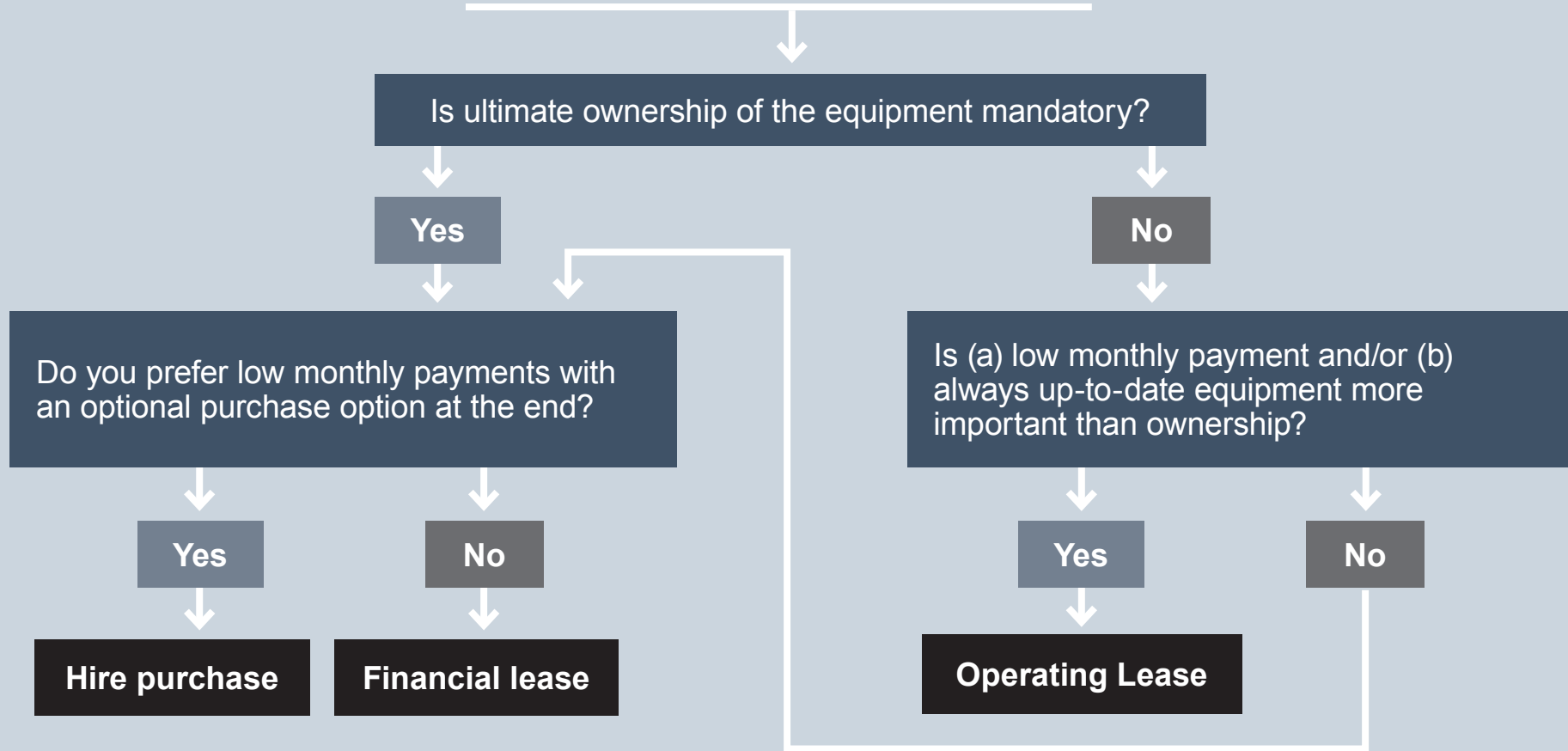


Product Overview

Financing your machines?



Product Overview

| Finance product | Financial lease | Hire purchase | Operating lease |
|----------------------------------|--|---|---|
| What is it? | With a financial lease, your customer pays for the equipment during the lease term and acquires ownership following end of lease. | With a hire purchase option, your customer pays for the equipment during the lease term and can purchase it at the end of lease for an amount specified at the beginning of the contract. | With an operating lease your customer pays rent for equipment use and has various options at the end of the lease. |
| Benefits for the customer | <ul style="list-style-type: none"> • Level monthly payment • Lessee owns equipment at the end of lease term • Deduction of full rentals for tax consideration • Payment of equipment over time | <ul style="list-style-type: none"> • Fixed cost aids budgeting • Operational ownership • Conserves working capital | <ul style="list-style-type: none"> • Fixed cost aid budgeting • Pay only for equipment use • May provide tax benefits • Conserves working capital • At term end, equipment may be replaced with new unit • Lower monthly payments |
| Payment | Highest | Lower | Lowest |
| Purchase option | Yes | Yes, predetermined amount | Yes, fair marketing value |

More information? Contact us today: