



Finance Lease

Taking advantage of the finance lease offered by Dell Financial Services can increase the affordability, flexibility and manageability of your IT.

Keeping up with the latest technological advances is crucial in today's on demand environment. But trying to take advantage of these improved capabilities while maintaining financial stability can often seem like an impossible task.

This is where Dell Financial Services can help you. By working with your Dell account team, Dell Financial Services are perfectly positioned to guide and implement financial solutions that can help you achieve your IT objectives within budget.

A Finance Lease?

The finance lease has many operational and accounting benefits that make the whole finance process simple and easy-to-manage, leaving you free to concentrate on other areas of your business.

A Finance Lease is also known as a Capital Lease. It is a flexible financing option that can be used on all types of transactions, from simple hardware funding through to complex projects that incorporate hardware, software and services from multiple vendors.

A Finance Lease:

- Is an On-balance Sheet financing product
- Typically has little or no residual value built into the lease, which is the main difference when compared with our Operating Lease product
- The costs of the assets are normally fully paid out over the lease term.
- The Lessor retains title to the assets, so if the assets are returned the disposal costs/issues are removed
- Dell Financial Services are responsible for disposal of the equipment in accordance with the WEEE Directive.

Our aim is to enable you to empower your business with the best technology available, at very competitive rates. Leasing is typically a more tax efficient way to finance assets, as the rentals are normally 100% tax deductible.

An organisation would choose this product over our Operating Lease if they would like to take advantage of the tax efficiencies of leasing, spreading the cost of the equipment over its useful life, but ultimately know they intend to keep the equipment long after the primary term expires. Having little or no residual value means the buyout cost or the extension rental is reduced to a very small payment.

Combining the tax efficiency of leasing with the removal of the disposal costs and an incentive to adopt a regular replacement strategy, leasing through Dell Financial Services can bring about a reduction in the total cost of ownership of IT assets, which makes good business sense.





Some of the benefits of using the Dell Financial Services finance lease:

- Pay for equipment over time rather than on delivery
- lease terms can vary from 18 months to 5 years.
This maximises your IT budget leaving capital free for use in other areas
- Assists in reducing IT Total Cost of Ownership
- Leasing creates flexibility by allowing early terminations and upgrade options
- Alleviates Disposal/Data Wiping issues and costs
- Core IT costs can be predicted accurately, being paid on a regular fixed rental basis
- Rentals are a revenue item and generally 100% tax deductible
- lower tax liability means increased profit and cash flow

Our Finance Lease offers complete flexibility with varying payment frequencies and structures available to suit your cash flow and budgets.

So what's the next step?

You can find out more about our Finance Lease and other Dell Financial Services products, get a tailored quotation or discuss Dell Financial Services terms and conditions by contacting our leasing experts or your Dell Account Manager.

Maintaining a leading edge IT platform has never been simpler - Call Dell Financial Services today to see how we can help you maximise your IT budget and enable you to acquire the technology you need today in order to achieve your long-term IT objectives.

Other Dell Financial Services solutions available:

- Finance Lease
- Operating Lease
- Telecoms Financing
- Installment Sale & Loans
- Payment Deferrals
- Seasonal Payments
- Refresh & Upgrades
- Step Rental
- Equipment Protection Guard