



Operating Lease

Taking advantage of an operating lease can increase the affordability and flexibility of your IT and help bring about greater asset control.

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. Our aim is to enable you to empower your business with the best technology available, at very competitive rates.

What is an operating lease?

This is our most popular product and is also known as a Residual Value-based 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.

Dell Financial Services invest a residual value into each transaction which in turn reduces the rental you pay. Due to the residual value, the Lessor retains title to the assets and takes the risk on recovering the residual value. At the end of the lease the assets can either be:

- Handed back with no further payments due enabling you to refresh and replace the equipment
- Continued on the lease at a reduced rental

If you choose to return the assets an additional saving is made because the burden of disposal costs is removed as Dell Financial Services are responsible for disposal and data-wiping of the equipment in accordance with the WEEE Directive.

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

Some of the benefits of using the Dell Financial Services operating 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
- Transactions can be structured as Off Balance Sheet which reduces depreciation, administration and costs

- Competitive residual value investments result in lower rentals cost overall
- 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

So what's the next step?

You can find out more about our Operating 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

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