



# Increased Affordability, Flexibility & Asset Control

## Why using Dell Financial Services can make good business sense

Purchasing your IT equipment through Dell Financial Services can enable you to acquire the systems you need without having to use up your capital. Large, up-front costs can be transformed into more affordable monthly payments, while your entire IT infrastructure becomes more manageable.

When you choose Dell Financial Services you are selecting a strategic partner who will make the IT at the heart of your business more affordable, more manageable and more flexible - throughout its entire lifecycle. Affiliated to one of the world's leading IT providers, we are specialist IT financiers providing total financing solutions to cover the needs of all businesses, across all industry sectors.

You can retain the financial flexibility so essential in today's on demand business world, while refreshing your technology when you need to. Then, when your hardware has reached the end of its useful life, it can be economically scrapped, resold or recycled through the Dell Financial Services range of end of lease options.

Together, Dell Financial Services and Dell are leading the way to more efficient technology asset management.

## Why would leasing with Dell Financial Services be right for you?

- **Reduce Financial Risks of acquiring new technology**
  - Lease payments and terms can be structured to meet your budgetary requirements, preserving existing cash and lines of credit.
- **Avoid Obsolescence**
  - Leasing allows your company to transfer residual risk and implement a disciplined approach to technology rotation, while providing flexible end of lease options i.e. upgrade, refresh or return.
- **Increase Flexibility in a challenging budgetary environment**
  - We can develop a tailored payment plan that meets your business objectives.
- **Reduce Total Cost of Ownership (TCO)**
  - Leasing is growing in popularity as a tool to reduce TCO as it encourages a more disciplined approach to acquiring, deploying and disposing of IT equipment.
- **Gain Asset Accounting Advantages**
  - Realise tax advantages with On or Off Balance sheet treatment available.

## What finance options are available?

Our flexible financing deals cover hardware, software and services from multiple vendors, enabling you to empower your business with the best technology available, at very competitive rates.

**Operating Lease** - This is our most popular product and enables many organisations to reduce the total cost of ownership of their IT assets. It encourages regular replacement of IT and is by far the most cost effective way to lease if you wish to execute a regular replacement policy.

- Dell Financial Services invest a residual value into each transaction which in turn reduces the rental you pay
- Can be structured to be an off balance sheet transaction
- Increased tax efficiencies are normally gained
- Due to the residual value the lessor retains title to the assets and takes the risk on recovering the residual value
- Disposal costs/issues are removed for the lessee as Dell Financial Services are responsible for disposing of the equipment in accordance with the WEEE Directive
- At the end of the lease the assets can be:
  - Handed back with no further payments due,
  - or the rental can continue but at reduced rates

**Finance Lease** - This is an on balance sheet finance product that has little or no residual value built into the lease. Typically the assets are fully paid out over the lease term.

At the end of the lease the assets can be handed back with no further rentals due, or the lease can continue at significantly lower rents. The lessor retains title to the assets so again the disposal costs/issues are removed for the lessee as Dell Financial Services are responsible for disposing of the equipment in accordance with the WEEE Directive.

**Hire Purchase & Loan Agreements** - This is a simple payment plan arrangement which enables a customer to pay over time when purchasing an asset. Title to the assets transfers to the customer upon final payment. All disposal and costs associated with owning the IT equipment are the responsibility of the customer rather than Dell Financial Services.

The Loan Agreement is used to finance intangible purchases such as Software and Softcosts like warranties and consultancy.

