

# Lease with the same IT experts you buy from with Dell Financial Services.\*\*

The technology your company uses today determines where your company will be tomorrow.

Our dedicated financing experts will work with you to provide solutions to help your organization reach its objectives. We'll help you manage the budget process, find the solution that meets your needs and help lower your total cost of ownership.



## Our financing experts work with you to customize terms, reporting and end of lease options. Here are just a few benefits you will find with Dell Financial Services (DFS):

- **One Stop Shopping.** Dell provides hardware, software, peripherals, service and support, while DFS provides financing alternatives through a single integrated process. This feature saves time and can eliminate the need to find and educate a separate funding source for your financing solution.
- **End of Lease Return Services.** DFS Return Logistics helps lease customers reduce/eliminate challenges when returning equipment at the end of their lease. Reduce potentially expensive disposal fees by allowing DFS to dispose of outdated equipment.
- **Conservation of Capital and Maximization of Cash Flow.** Instead of tying up your capital in equipment acquisitions or utilizing bank loans which may require compensating balances or loan covenants, DFS allows you to pay for your IT needs in low monthly payments while retaining your cash for investing in higher return opportunities.
- **Tax Benefits.** Certain finance structures allow monthly payments to be treated as operating expenses and may be tax deductible. Please consult your tax advisor.

No two businesses are alike – that's why DFS offers the flexibility of a variety of business Lease plans. Before you decide what type of lease plan your business needs, use the chart below to compare your options.

|                        | What's your approach to technology?  | End of Term Options  | End of Term Purchase Price                          | Tax Implications (consult your tax advisor)               | Business Implications   |
|------------------------|--|--|---|---|---|
| Fair Market Value Plan | "Our company needs cutting edge technology. We need it now and we will need to rotate in 2-3 years." | Upgrade technology and return old systems to DFS; extend lease for a fixed period; or purchase systems at then FMV | The Fair Market Value at end of lease.              | Leasing costs may be deductible as an operating expense.  | Maximum flexibility for frequent upgrades; potential tax advantage; may be a factor in helping reduce total cost of ownership through planned upgrades. |
| Finance Lease Plan     | "Our company wants to own the assets and make a low, fixed monthly payment."                         | Upgrade technology and purchase equipment for \$1.   | \$1 – once all amounts due under contract are paid. | Equipment may qualify for standard depreciation schedule. | Cost-effective path to ownership.   |



In addition to providing flexible lease options, DFS helps simplify your leasing experience with our Master Lease Agreement and End of Lease process.\*\*

## Master Lease Agreement

Whether you prefer a Fair Market Value or Finance Lease, our Master Lease Agreement (MLA) schedules can be structured differently to meet your financing needs. The nature of the MLA facilitates the prompt placement of orders with an efficient, streamlined process.

Take advantage of the Master Lease Agreement's many benefits:

- Faster order processing
- Basic terms and conditions can apply to future qualifying orders
- Consolidated billing and invoicing upon request
- Detailed Level Asset Report available upon request
- Customized monthly schedules outlining transactions and payments

## End of Lease Process

DFS has mastered a process to help guide you through a successful end-of-lease process. Please refer to your Lease agreement for specific lease information.

At the end of your lease term, you have several end-of-lease options. You may:

- Purchase the equipment for the purchase option price in your lease
- Return the equipment
- Renew your lease

Once you have decided which option you choose, a 90-day written notification prior to your lease expiration date is required. If you cannot make an end-of-lease decision by the lease expiration date, DFS will continue to bill you monthly (or your applicable billing period) until you either exercise your option to purchase or return your leased equipment.

DFS Return Logistics offers, at the lease customer's expense, solutions to help reduce/eliminate challenges with returning equipment at the end of the lease.

Return logistics include:

- DFS supplied packing materials, labor and shipping
- Multi-site pick up available
- DFS assumption of "in-transit" damage liability
- Volume purchase pick up

Contact your Dell sales representative to learn more!

\*\*Payment solutions provided to qualified commercial customers by Dell Financial Services (DFS) or through Dell Technologies group companies and/or through Dell's authorized business partners (together with DFS "Dell"). Offers may not be available or may vary by country. Offers may be changed without notice and are subject to product availability, eligibility, credit approval and execution of documentation provided by and acceptable to Dell or Dell's authorized business partners. In Spain, solutions are provided by Dell Bank International d.a.c branch in Spain and in specific countries within the EU, EEA, the UK and Switzerland by Dell Bank International d.a.c, trading as Dell Financial Services which is regulated by the Central Bank of Ireland. Dell Technologies, Dell EMC and Dell logos are trademarks of Dell Inc.