

TALK TO US ABOUT 0% FINANCE OPTIONS*

FINANCING YOUR TECHNOLOGY, GROWING YOUR BUSINESS

IT technology plays a key part in your organisation's success, helping you to stay competitive, maximise productivity and grow your business. Financing, rather than purchasing, this technology is a sound business decision which enables you to invest in improved capability whilst retaining capital funds. Equanet together with our Finance partner CIT provide organisations with a range of flexible, competitively priced finance solutions, from simple hardware installations to large, complex projects incorporating hardware, software and services.

IMPROVE YOUR CASHFLOW

When you finance technology, you replace large upfront costs with lower monthly payments, helping you to conserve precious working capital and maintain liquidity and enabling you to acquire the technology you need when you need it.

MAXIMISE YOUR BUDGET

Fixed monthly payments from an operating budget rather than large capital expenditure can increase your spending power. You can acquire additional functionality for comparatively small increases to the monthly payment, enabling you to maximise your budget and deliver the capability your organisation needs.

REDUCE THE TOTAL COST OF OWNERSHIP

Financing your technology gives you a known and fixed cost which can be easily quantified. With lower residual-based payments and disposal costs** taken care of, financing is generally less expensive than outright purchase. Financing also delivers a more structured approach to the acquisition, upgrade and disposal of

your technology, helping you to avoid holding onto equipment for too long and incurring additional expense.

STAY COMPETITIVE AND PRODUCTIVE

Refresh your IT equipment according to the demands of your organisation. Rather than being stuck with obsolete equipment, financing helps you to future-proof your technology by adding, replacing or upgrading equipment and services during the course of the agreement, often with little or no increase to the monthly payment.

MANAGE YOUR BUDGET MORE EFFECTIVELY

Financing provides flexibility that up-front purchasing does not offer, with payment structures to match your cash flows or business cycles and a variety of options at the end of the agreement.

INCREASE TAX EFFICIENCY

If you pay corporation tax, some or all of your finance payments can often be 100% tax-deductible, reducing the net cost of financing your technology still further.

*0% financing is based on the total rentals payable during the lease term, options at the end of the primary term are: return, 1 off perpetuity rental or extension rentals for continued use

**Subject to standard return conditions. Terms and conditions and written quotations are available on request. CIT uses credit-scoring to assess applications for finance. All tax treatment and off balance sheet qualification should always be confirmed and agreed with your auditor.

WHY HAS EQUANET PARTNERED WITH CIT?

MARKET FOCUS

Financing is their business. Their expertise and approach mean that we can make financing easy for you and as specialists in financing IT, they offer unrivalled experience and knowledge to help your organisation stay competitive and productive.

SERVICE EXCELLENCE

Together with CIT we aim to provide all customers with consistently high service levels through our European Services Centre - home to our centralised financial and portfolio management operations. Our finance professionals apply local knowledge and can communicate in your native language and this approach to service delivery is backed up by in-country sales, sales support and credit teams.

COMPETITIVE RATES

Their well-established asset management team has significant expertise in residual values and asset management in the IT sectors. This enables us to offer flexible finance options at competitive prices, allowing your organisation to secure best value on your finance payments.

FAST PROCESSING

When it comes to arranging finance for your investment, you won't get faster than CIT. The majority of proposed deals are decided within 30 seconds so you can move forward quickly to finalise your technology acquisition.

ABOUT CIT

Founded in 1908, CIT (NYSE: CIT) is a bank holding company with more than \$35 billion in finance and leasing assets. It provides financing and leasing capital to its more than one million small business and middle market clients across more than 30 industries. CIT maintains leadership positions in small business and middle market lending, factoring, retail finance, aerospace, equipment and rail leasing, and global vendor finance.

CIT VENDOR FINANCE KEY FACTS

- Global sales coverage (24 countries)
- c 275 sales people globally regional service centers
- \$5.6 billion in managed assets
- \$2.2 billion in volume originated in 2010
- Nearly 13,000 vendor relationships
- More than 700,000 end users customers

**For more information please call your Account Manager
or contact us on 08444 12 11 10**