
Payment solutions that make sense

Our payment plans give you both the equipment you need and flexibility to meet your budget needs.

These frequently asked questions (FAQs) give you the ins & outs of equipment financing, so you can take full advantage of the many benefits it can offer your business.

Q: What exactly is equipment financing?

A: Equipment financing is a contract for the use of specific piece(s) of equipment for a set period of time (generally 24–84 months) for fixed monthly payments that are agreed upon in advance and documented in the contract. Longer terms can be considered.

Q: Why should I finance equipment rather than purchase it outright?

A: You don't pay your employees a year in advance, but as they contribute. Why should it be any different with a contributing asset like business equipment or technology? Financing lets you pay as you use the equipment, not before. So the equipment starts generating benefits even before the first payment.

Q: Does equipment financing provide tax benefits to my business?

A: You may be able to secure tax savings or credits.*

*Consult your tax advisor.

Q: How do I know if I'll qualify for equipment financing?

A: Fill in the attached application for all orders. If the application is over \$100,000 include the most recent 2 years financial statements or complete corporate tax returns and most recent internally prepared statements for most projects. Please contact your DLL account manager with questions.

Q: What happens at the end of the contract?

A: In most cases you own the equipment for \$1. Other structures are available on request.

Q: If I finance, will you place a lien on my business?

A: DLL will only file a UCC against the assets being financed.

Q: How will I know if my business will benefit from financing?

A: Match usage with expense. Why pay for 5- 10 or more years of use today?

- We have payment plans that will allow you to spread the project cost over time and minimize impact on your budget.
- This will simplify the budgeting process in subsequent years.
- You can include equipment, shipping, installation and other "soft costs" in our payment plans.
- Financing allows you to preserve your bank line and cash for day-to-day operations.
- Many banks require additional collateral, compensating balances or down payments.

Q: Can advance payment dealer requires for order be included in finance package?

A: Advance payments are not required for credit approved customers, there are a number of structures to accommodate request, please contact your DLL Representative for details.

Q: How do I know if financing is the right choice for my business?

- You need equipment now and budget money is not easily accessible.
- You want to finance 100% of your project (including 'soft' costs)

Your DLL contact can provide more information and answer any specific questions you may have.

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Offer subject to credit approval and completion of all required documentation, subject to the sole discretion of De Lage Landen Financial Services, Inc. (DLL).

*DLL does not provide legal, tax or accounting advice. The customer must obtain and rely on such advice from its own accountants, auditors, attorneys or other professional advisors.

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