

A woman with long dark hair, wearing a light blue blazer over a white shirt, is looking down at a tablet computer she is holding with both hands. She is standing on a rooftop or balcony at night, with a blurred city skyline and lights in the background. The overall tone is professional and tech-oriented.

Connecting business to the world

About **DLL**

DLL is a global finance partner for equipment and technology assets—driven to helping your business grow. We deliver sustainable and effective solutions to move assets to market, throughout the entire asset life cycle: commercial finance, retail finance and used equipment finance.

With more than 50 years of experience, we understand the unique needs of our partners around the world and will work hard to provide the flexible solutions your business and customers need. Headquartered in Eindhoven, the Netherlands, DLL is a wholly owned subsidiary of Rabobank Group.

We Speak Tech

Translating Finance. Transcending Borders

DLL is a specialist with a track record of proven expertise in developing vendor-sponsored, global financing solutions within the technology markets.

So whether our partners are selling servers, software, storage or mobile solutions, we speak in a language they understand. This is only made possible by combining our global footprint with a strong local team. Today, we operate in 25+ countries worldwide so we can meet our partners on their terms, learn from their unique perspectives and together create the right solution for their needs.

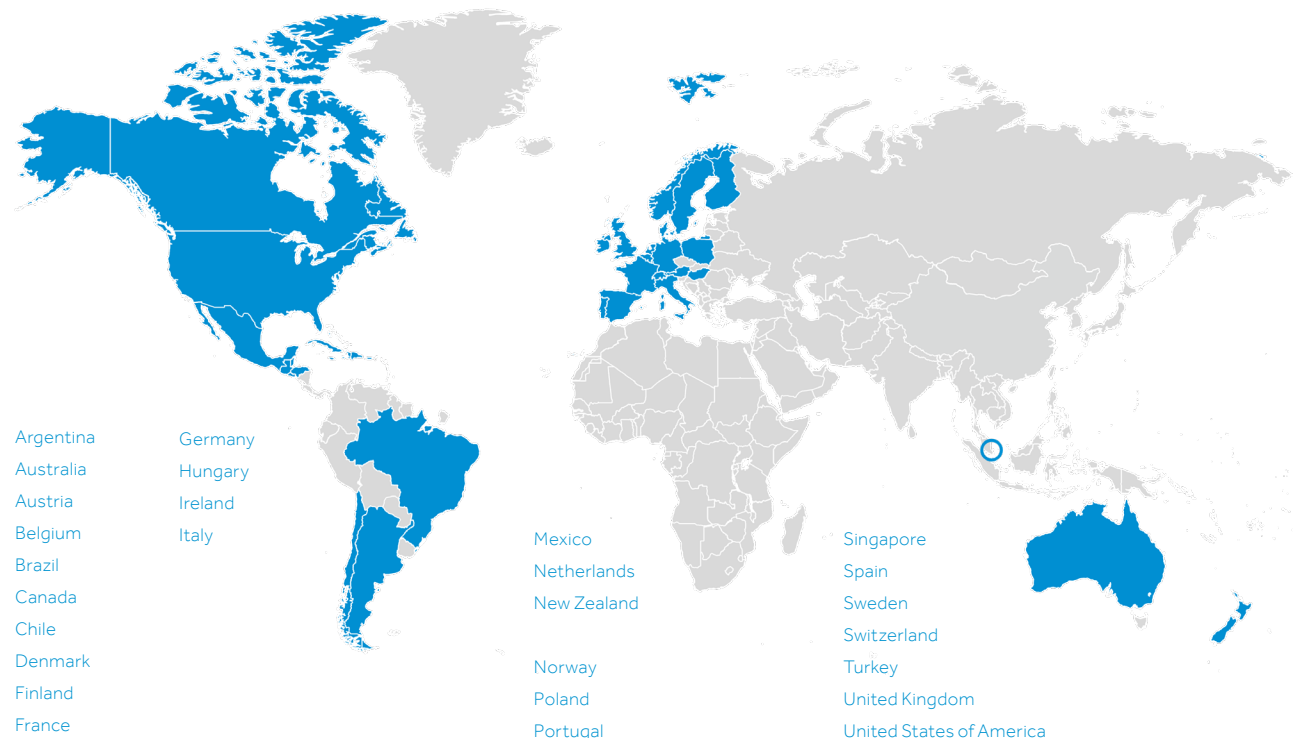
At DLL, we believe in genuine partnerships with our customers. The kind built on personal trust, not numbers. We earn that trust by understanding what makes them tick as people, not just as a company. We understand their passion. And their pain. This, combined with a deep knowledge of every part of their operation, allows us to deliver a sustainable solution that's right for them, not just a quick fix. Partnership to us means seeing what really counts. We see more than a customer and work harder as a partner, to help get the right tools into the right hands.

Why we are different? DLL recognizes that business decisions have a direct impact on communities, families and individuals. That's why we put people at the heart of all our partnerships. By seeing what really counts for them, we make sure not just our partners, but wider society and even the environment, benefit long into the future.

It is a unique approach and one of the reasons why we out perform rival finance providers in the and one of the reasons that many of the worlds leading technology companies choose us to support their customer financing strategy.

A truly global partner

DLL's international presence guarantees the same high-quality customized finance options throughout Europe, North and South America and Asia Pacific.





Partnering for growth

DLL's Technology Group is a leader in providing global equipment and software financial solutions to vendors and their distribution channels.

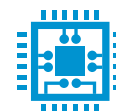
How we make the difference:

- Nearly 500 global technology specialists supporting our partners in over 25 countries.
- A dedicated team of technology financing specialists who understand the needs of our partners and how to best integration financing solutions into product offerings.
- Program support structures custom built to meet the goals and objectives of your customer finance strategy.
- Innovative solutions developed through strategic planning, market analytics, and creative marketing.

DLL believes in true partnership, our teams view themselves as a true extension of their partners' sales organizations. To achieve that partnership we specialize in your core markets:



Office Technology



Software



Devices



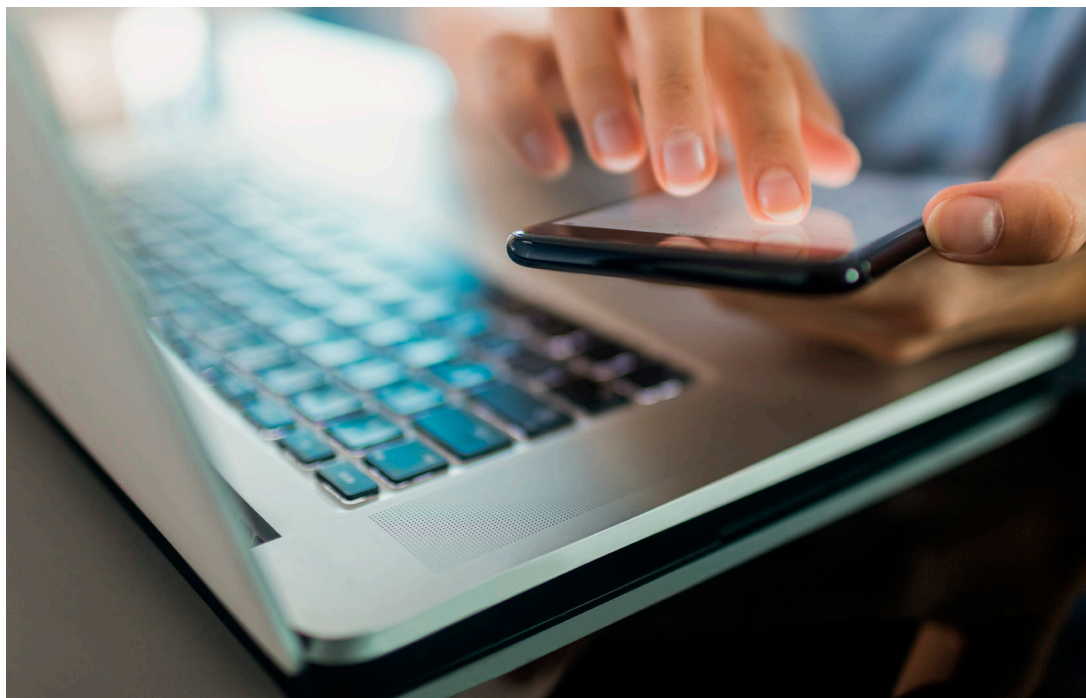
Data Center Solutions



Cybersecurity

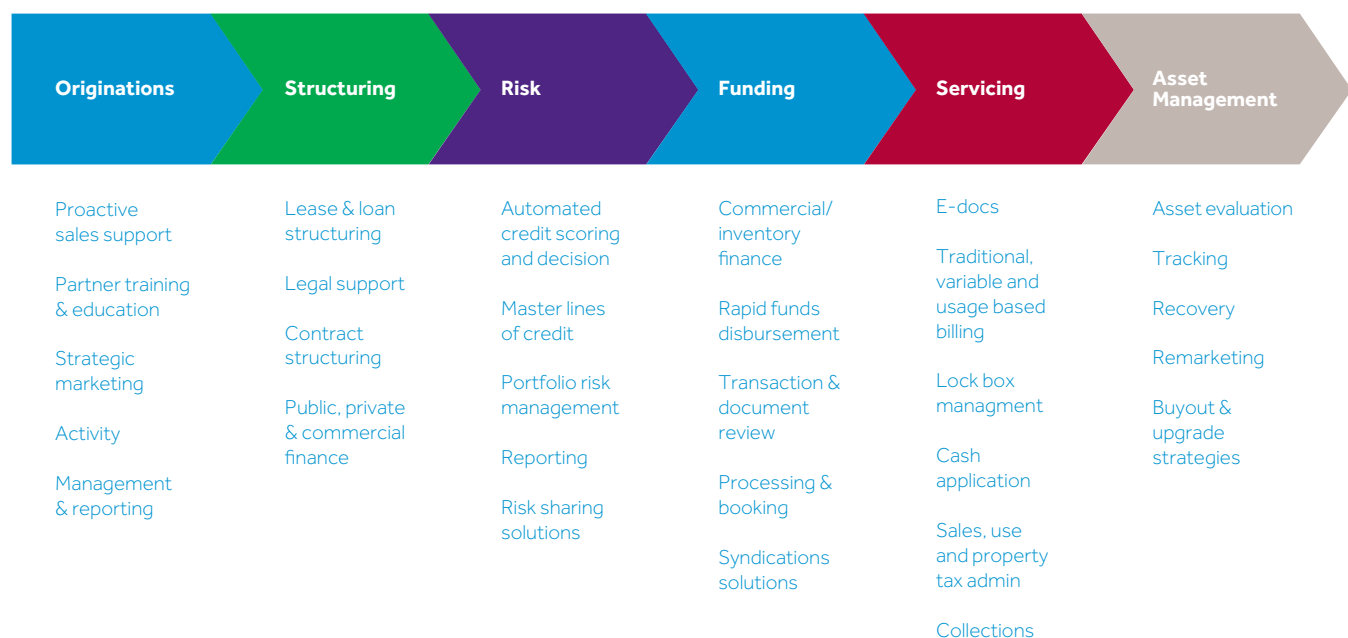


& More!



Value proposition

We are committed to forming long-term partnerships with manufacturers, distributors and resellers and through each step of our value-chain. Our partnerships are built on listening to your needs, responding in a genuinely flexible way, and tailoring programs to meet your specific sales, financing and business goals.



Building and moving the world together





A wide range of skills delivering a wide range of products and solutions

Our global Technology team includes:

- Commercial Leaders
- Program Managers
- Strategic Marketers
- Field and Inside Account Managers
- Sales Support Staff
- Credit, Finance, Asset Management Specialists

Together they ensure you have what you need to make our partnership a success, building on the following product offerings and solutions:

- Fair Market Value/Operating Lease
- Finance Lease/Purchase Options
- \$1.00 Purchase Option Lease
- Software Financing with Installment Payment Agreements
- Fixed Price Purchase Option
- Skip Payment
- Deferred Payment Plans
- Step or Graduated Payment Plans
- Customer Promotional Rate Programs
- Municipal/Tax Exempt Financing
- Subsidized Pricing
- Managed Services Solutions

Additional services

Public Finance (US only)

Within the United States we provide financing solutions to the public sector. Including equipment financing for state, local and federal government entities, as well as 501C(3) Not-for-Profits.

We offer the following Public Finance products:

State and Local Government Market

- Lease purchase financing
- Tax-exempt
- Taxable
- Not-for-Profit corporation conduit financing (\$1 million minimum)

Inventory Finance

DLL's Inventory Finance team is responsible for supporting our manufacturer and dealer partners throughout the wholesale processes including:

- Underwriting (credit) decisions
- Documentation
- Activating lines
- Purchasing invoices from the vendor partner
- Billing and collecting from dealers
- Dedicated credit lines exclusively for vendor floor plan/inventory financing programs
- Rental fleet financing

Capabilities vary by country



Asset Management

Our Asset Management team helps vendor partners achieve their sales revenue and growth objectives. They also work to create value by applying our Life Cycle Asset Management philosophy, which involves managing an asset through its entire life cycle from lease origination to lease termination.

The team manages residual risk and ensures we maintain our competitive market position by carrying out periodic portfolio reviews, secondary market analyses, realized residual forecasting and sensitivity analyses.

In addition, we offer partner vendors and their dealers the following benefits:

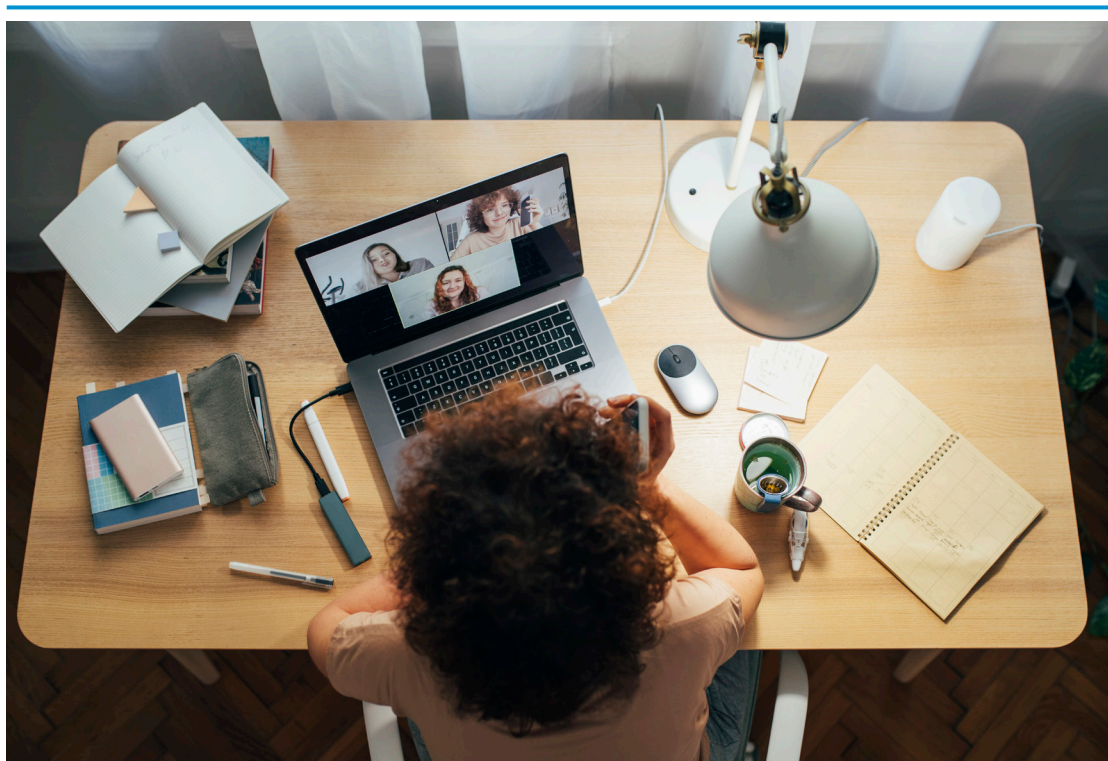
- Option for resellers to improve monthly payments using rate cards or by requesting customized quotes.
- First right of refusal for resellers for off lease equipment.
- Access to used equipment website for authorized dealers.
- Reseller end-of-term options for residual leases.
- Additional services such as valuation, inspection and remarketing.

Syndications

Our Structured Finance Group (SFG) provides you with comprehensive support if you're operating in markets outside normal country network, industry areas or customer concentration.

SFG uses its well-established network to broker transactions through three unique avenues:

- Our parent company Rabobank, which is currently present in 43 countries.
- Our banking partners to fund transactions located in countries where we operate, and if necessary in countries where we don't.
- Other partners developed as and when needed by our vendor partners.



Why DLL?

Our global partnership represents a unique opportunity to maximize your sales revenue through an innovative and professionally managed vendor finance program.

Global reach, local solutions - tailored to your business

We believe in transparency and simplicity. A single agreement will provide global service delivery of the program. A program that's consistent and integrated across the globe, yet always tailored to local market needs. Making it easy to extend the program into new geographies as your business expands.

A genuine sector focus

The program is managed and promoted by experienced, talented professionals who specialize in the technology sectors. Ensuring that together we leverage your program's full potential. So you can consolidate your existing customer relationships and capitalize fully on new business opportunities where and when they arise.

Industry-leading technology, best-in-class team

The best technology and mature, proven processes underpin our international service delivery. But perhaps even more important, we make it our business to look after yours. Supporting your growth plans with a world class vendor finance program that adds value at every stage.



Strategic global marketing support

From on-boarding a new program through private label or co-branded support to developing ongoing industry-specific marketing strategies, our vendor partners come to see the Technology marketing team as an extension of their own team. Ensuring a consistent, coordinated go-to-market strategy.

The marketing team's additional services to partners include:

- Value-added marketing campaigns
- End-user retention programs
- Customer prospecting initiatives to drive incremental market share
- Sales incentive/loyalty programs
- Tailored regional dealer support
- Customer satisfaction surveys
- Market intelligence and research
- Financial merchandising and training
- Financial products innovation

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