

Driving A **Pro-Active** Network Investment Strategy With Easy Lease

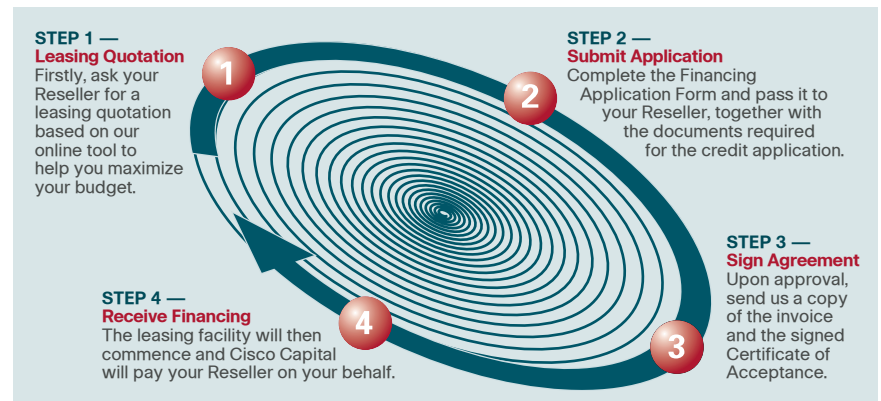


When your business grows and responds to your customers' needs, it's vital that your network doesn't get left behind and continues to maximize efficiency whilst minimizing costs. That means investing in the required technology to maintain a competitive edge without compromising your capital expenditure budget.

That is where the Cisco Capital Easy Lease program can help you. Offering you a range of competitive and flexible leasing options that require no up-front investment, Easy Lease is specifically designed to relieve pressure on capital while delivering the right technology.

Finance Your Network Solution In Four Easy Steps

When arranging your Easy Leasing financing plan, your authorised Cisco Reseller will take you through the simple 4-step process shown in the diagram.



Cisco Capital Easy Lease offers you:

- A choice of 2-5 years innovative financing options with no upfront cash outlay
- Comprehensive financing for Cisco and non-Cisco equipment
- Competitive pricing for hardware, software and services
- Fast credit turnaround times
- Instant financing/rental quotes
- Simplified documentation with flexible terms

Why Choose Easy Lease?

Effective Use Of Your Working Capital

Obtain new equipment without tying up your working capital. Acquire more equipment than with cash payments, whilst also preserving your borrowing power and existing credit lines.

Stay Ahead Of Your Competition

Maintain a cutting edge network by upgrading to the latest technology based on your business needs, rather than what budgets dictate. Renting provides the flexibility that makes network investment and refresh a simple and cost effective process.

Optimum Budget Allocation

Enables businesses to spread the cost of networking solutions over several years by leveraging current and future budgets, thus freeing up cash for alternative uses.

Better ROI

Improve return on investment with better match between costs and revenues simplifies your technology spend and facilitates financial planning and prioritisation with competing investment requirements.

Frequently Asked Questions

How frequently do you require payments?

Payments are made on a monthly basis with the first payment normally due one month after the leasing/rental plan has been activated (delivery and acceptance of the solution by the customer and execution of all documentation). Other repayment profiles are also available if required.

What is the method of payment?

Normally payment is made by Direct Debit, but in some cases we can arrange payment by invoice at a small additional cost.

What if interest rates change?

Repayments are not affected by fluctuating interest rates after commencement of the contract.

Are my payments tax deductible?

You should check with your accountant, but most payments under a rental plan are considered tax-deductible operating expenses.

Do I still have to pay my reseller for the networking solution I am purchasing?

No. Once your chosen leasing plan is in place, we will pay your Reseller within 24 hours of receiving your completed financing documents.

What happens if I damage the equipment?

Most equipment will initially be covered under the manufacturer's warranty. Beyond that, you will be expected to keep the equipment in good working order, and will be responsible for repairs and maintenance.

Can I add to, upgrade my network or change my equipment?

Yes, you can upgrade or add on equipment during, or at the end of the rental term. We will simply adjust either your rental payments, or the term of your agreement – whichever you prefer. Note that if you already have a financing or rental agreement with Cisco Capital, you will not have to sign a new agreement with us but simply can add-on a schedule to the existing one, making the process even simpler for you.

Can I cancel or terminate the agreement early?

A rental/leasing agreement cannot be cancelled but you can terminate before the end of the term by paying the balance of the payments which would be due. Special consideration can be given to in the event of an upgrade to a new solution.

Will I own the equipment financed under my Easy Lease rental agreement?

Cisco Capital competitive offerings are designed to provide flexibility over the life of the contract where benefits are mainly in the use of the equipment. Under our rental plans, Cisco Capital will retain ownership of the equipment, but we can also provide financing plans as well as end-of-lease options to customers who want to own equipment.

What are my end-of-term options?

For rentals, when your term expires, you can either:

- Extend the rental period
- Upgrade or replace with new equipment
- Make an offer to purchase the equipment at fair market value
- Return the equipment with no further payments required