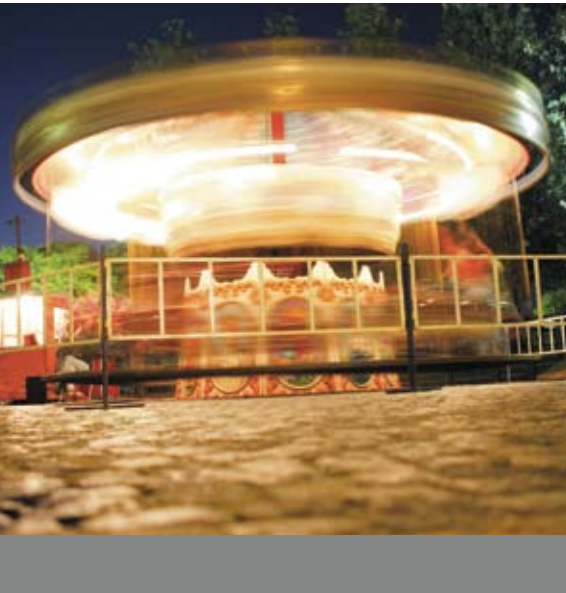


Driving A **Pro-Active** Network Investment Strategy With Easy Lease

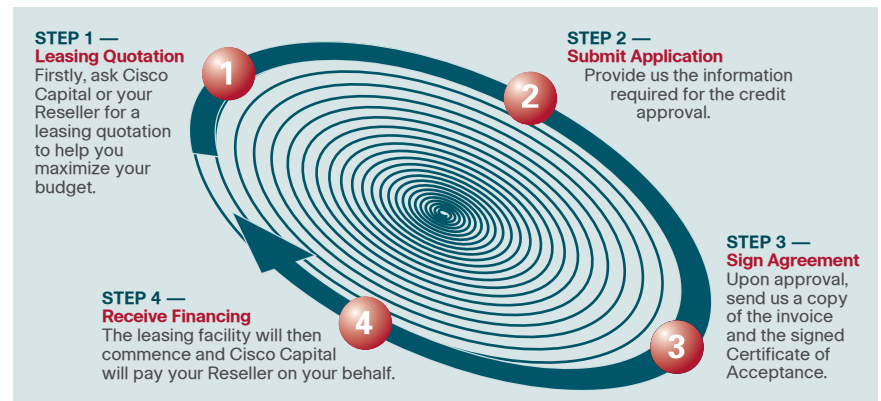


When your business grows and responds to your customers' needs, it's vital that your network doesn't get left behind and continues to maximize efficiency whilst minimizing costs. That means investing in the required technology to maintain a competitive edge without compromising your capital expenditure 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 authorized Cisco Reseller will take you through the simple 4-step process shown in the diagram.



Cisco Capital Easy Lease offers you:

- 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. Leasing 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 prioritization 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 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 post-dated cheques.

What if interest rates change?

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

Are there any extra charges payable over and above the periodic lease rental?

Apart from applicable taxes, if any, there would be no additional charges called for along with the lease rentals.

Are my payments tax deductible?

Yes, lease rental payments are tax deductible as per Income Tax Rules. You should check with your accountant, but most payments under an operating lease 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 financing plan is in place, we will pay your Reseller within 2 days 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. In case of material damage taking place to the equipment, a claim can be made to the insurance company to compensate the loss.

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 financing term. We will simply adjust either your financing payments, or the term of your agreement – whichever you prefer. Note that if you already have a financing 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 financing 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.

What are my end-of-term options under an operating lease?

For operating leases, 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

Is there a minimum or maximum deal size?

We have a minimum deal size of US\$20,000 equivalent.