



# 0% financing from Cisco Capital EasyLease

## Get the right technology for your business with 0% financing from Cisco Capital EasyLease

At Cisco Capital we understand the importance of budgets. Limitations can mean that money isn't always available to invest in technology when you need it most. Our 0% EasyLease offer, is a straightforward financing program that makes Cisco technology affordable and accessible quickly giving your business more flexibility without having to wait for budget to become available.

Cisco Capital EasyLease – financing that eases the pressure on your budget and frees up cash flow.

### Cisco Capital EasyLease could help you:

#### Conserve your cash flow

You don't need to compromise your cash flow by having to pay upfront for your Cisco solution. Instead, by financing with EasyLease, we make it easier on your budget with regular, predictable payments, allowing you to use your available cash for other priorities and get on with the business of running your business.

#### Be flexible and keep your technology fresh

With EasyLease your technology can keep pace as your business evolves. Throughout the agreement you can have built-in flexibility to refresh your Cisco solution – hardware, software and support services.

#### Take a new approach to technology

EasyLease helps you take a more strategic approach to your technology investment. Instead of having to develop and upgrade on an ad hoc basis, you can create a technology roadmap that matches your business growth plans.



EasyLease program offers:

## Program overview

### EasyLease:Network

Cisco solutions deliver a fast, reliable and highly secure network that is a necessary foundation for today's business environment. Financing with EasyLease:Network helps ensure that the deployment of a Cisco network is not hampered by budget constraints. EasyLease:Network is a financing solution that offers a single, predictable monthly payment.

### EasyLease:Voice

Cisco Unified Communications help ensure that you have the easy, flexible and affordable communication solution your business requires. Whether your budget is tight or not, EasyLease:Voice is an effective financing alternative where you benefit from 0% interest for 36 months, easing the pressure on your budget and freeing up your cash flow.

EasyLease :Network  
EasyLease :Voice

Program features :	EasyLease: Network	EasyLease: Voice
Maximum 0% interest lease agreement duration	36 months	
Minimum deal size	€1,000 / £1,000 per customer	
Maximum deal size	€125,000 / £100,000 per customer	
Minimum Cisco solution required (including hardware, software, services)	70%	
Minimum Cisco hardware component	10%	
Minimum Cisco hardware required	1 Cisco switch	4 Cisco telephone handsets
Duration	Orders must be processed before close of business on 31 July 2009	
Terms and Conditions	Equipment may be purchased at end of lease for a fee equal to 1% of the original hardware cost (based on published list price) Terms and conditions apply. Not available in all countries. Subject to usual credit criteria.	

# Frequently Asked Questions\*

## I've always dealt with my bank for any funding requirements. What are the benefits of financing through a technology provider?

There are some major advantages in financing through a technology provider, like Cisco Capital. Unlike financing through a bank, Cisco Capital removes the ever-increasing burden of equipment disposal and its associated environmental impact.

Ultimately, by adopting a more formalised approach to acquiring your technology, you may be able to reduce ongoing costs, improve productivity and maximise assets.

## What is the difference between a Lease and Hire Purchase Agreement?

The financial and legal requirements for a lease, loan or hire purchase agreement vary from country to country. These differences are important to understand, so please talk to your [local Cisco Capital Leasing Account Manager](#) who will advise you on your optimal financing arrangement.

## Why Cisco Capital and EasyLease?

Cisco Capital specialises in providing innovative financing solutions for Cisco technology solutions. EasyLease has been developed to address the needs of small and medium sized business, making your Cisco acquisition more affordable through a straightforward financing process.

## How is EasyLease different from other 0% promotional financing offers?

The vast majority of other 0% offerings in the market use residual values to achieve the perceived 0%. This basically means that their offers only relate to hardware (and generally specific types of hardware) over a much shorter lease term. Cisco Capital's 0% covers the entire solution including third party product, up to 30% of your technology solution.

## Whom do I contact to arrange a lease?

Your first contact is your Cisco Partner and/ or Cisco Account Manager. They will work with Cisco Capital to identify a financing solution that suits your requirements. If you do not have a Cisco Partner or Cisco Account Manager, please contact your [local Cisco Capital Leasing Account Manager](#).

## How long will it take to set up my agreement?

Once we have received your completed EasyLease application form we quickly begin the review process. Applications under €125,000/ £100,000 will have a response within 24 hours and transactions over these amounts require 72 to 96 hours for credit approval.

## What is the minimum and maximum amount of financing available?

Our 0% EasyLease financing ranges from a minimum of €1,000/ £1,000 to a maximum of €125,000/ £100,000 per customer. You can also combine our two offerings, using both EasyLease:Network and EasyLease:Voice for a total lease up to the value of €250,000/ £200,000. We may have other financing solutions available if your requirements exceed the maximum parameters of the EasyLease program.

## How much Cisco solution must be included to qualify for EasyLease 0%?

Cisco hardware, software or services, must form at least 70% of your total technology solution, with a minimum of 10% Cisco hardware (with a Cisco product code). For the services component, we support one year of Cisco SMARTnet Services.

## Is there a specific length of term for the 0% finance?

Yes, the maximum lease term is 36 months. Shorter terms are also available.

## How do I make payment?

Normally payment is made by Direct Debit, but in some cases for a small additional fee we can arrange payment by invoice. In some countries, there may be a limit on invoice size, check with your [Cisco Capital Leasing Account Manager](#) for more details.

## How frequently do you require payment?

Payments are normally made on either a monthly or quarterly basis. Once Cisco Capital receives your signed Certificate of Acceptance, which is legal confirmation that you have received your complete Cisco order, payment will start.

## Will my interest rates change?

As long as there is no change to your lease, your EasyLease contract will not be affected by any fluctuating interest rates.

## Will I own the equipment financed on my EasyLease agreement?

With EasyLease there are flexible end of lease options available such as purchasing your solution for 1% of the original hardware cost (based on published list price). Terms and conditions apply. Your [local Cisco Capital Leasing Account Manager](#) is available to help you through the EasyLease process.

## Whom do I contact if I want to add or change my equipment?

Your first point of contact should be your Cisco Partner and/ or Account Manager. This person will advise you on all equipment options available and work with Cisco Capital to make any necessary changes to your lease documentation.



More Cisco expertise.  
More competitive financing.

#### About Cisco Capital EasyLease

EasyLease is a flexible financing program offered by Cisco Capital for small and medium sized businesses. With straightforward terms and competitive rates, EasyLease helps eligible businesses benefit from Cisco technology solutions, easing the pressure on your budget to free up cash flow.

#### How to get more information

For more information on financing your technology requirements from Cisco Capital, please contact your Cisco Partner or Account Manager or visit our website: [www.cisco.com/go/capital\\_europe](http://www.cisco.com/go/capital_europe)

