

> Commercial **Payment Options**

At A Glance

Whatever your business need – whether it is reducing costs, increasing revenue, simplifying infrastructure, or improving IT security – take advantage of the Cisco® solutions that can drive your business success today, whilst retaining full financial and decision-making flexibility.

Get the technology you need for success now

Designed specifically for midsize businesses, the Cisco® Commercial Payment Options program can help you acquire Cisco IT solutions and associated third-party equipment.

Predictable monthly payments and attractive interest rates enable you to plan ahead and free up cash for other business needs.

You can build a powerful IT environment now, which you can refresh, retain, or return as you need later.

Flexible lifecycle options with added benefits

Our Commercial Payment Options program means that you can:

- **Reduce your total cost of ownership** – Your lease payments take into account the estimated value of the equipment at the end of the lease, known as ‘residual value.’ This results in lower upfront costs and monthly payments.
- **Manage your budget** – Predictable and manageable payments help improve your liquidity and preserve lines of credit.
- **Finance a total solution based on Cisco technology** – This solution can include third-party hardware, software and services.



Here's a quick guide to your end-of-lease options...



Refresh

You love the solutions you've leased from us. But your needs have changed.

Refresh allows you to reassess your technology requirements at the end of your lease term. Then you'll have the option to access and upgrade to the latest equipment, often at the same monthly cost.



Retain

The future-proof technology still meets your business needs.

That's fine. Keep the solution - and pay no more than if you bought it upfront at the net present value (NPV). NPV dependent on the term and the applicable customer discount rate.



Return

Return your solution and save up to 10% of the original costs.

If you no longer need the equipment you've leased from us, just fulfill the return notice period and follow the product return instructions. We dispose of obsolete equipment in an environmentally compliant way - naturally.

About Cisco Capital

We can help you acquire the technology you need to achieve your objectives and stay competitive. With our competitive and innovative approaches, we can help you reduce upfront capital expenditure (CapEx) requirements, accelerate your growth and optimise your investment and ROI (return on investment), whilst giving you a technology lifecycle framework. We offer organisations investment flexibility for Cisco's hardware, software and services as well as complementary third party equipment - with a predictable payment schedule. Financing your investments through Cisco Capital will allow you to avoid the inconvenience of obtaining funds from other financing sources. We are a wholly owned subsidiary of Cisco, with a team of financing experts available in more than 100 countries.

Commercial Payment Options requirements

Financing products provided by independent third party financiers. Terms and conditions may apply.

Finance product	Fair market value (FMV) end-of-lease purchase option
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Lease duration terms	36, 48 or 60 months
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Minimum solution size	€250,000
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Maximum solution size	€2,000,000
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Minimum hardware required	70% including hardware from Cisco alliances and strategic partnerships
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Product eligibility	All Cisco solutions
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For more information

- Visit our website: www.cisco.com/go/emeaefinance
- Contact our team by email: commercial_payment_options@cisco.com