

# Cisco Capital Financing Offer Process Document



Cisco Capital Partner Sales Teams – Partner Only

## 3.5% Financing for Small and Territory Commercial Accounts

As part of the ongoing effort to rejuvenate Cisco's Small and Territory Commercial business, Cisco has agreed to sponsor a 3.5% finance offer for transactions in Small Business and Territory Commercial space. Eligible customers can utilize the 3.5% finance offer on deals up to \$250,000 during the offer period.

<b>Overview</b>	Cisco Small and Territory Commercial Accounts are eligible for 3.5% financing – subject to credit approval – for Cisco® technology purchases. The minimum deal size is \$1,000 and maximum is \$250,000 per deal and per customer. SMARTnet is eligible at 3.5 percent only if the customer agrees to acquire a three year contract. The finance term is 36 months.
<b>Duration</b>	Through July 29, 2017 (commenced leases only defined as customer signed lease documents received or purchase order assignment received). Offer promotion is subject to early termination at the discretion of Cisco Capital.
<b>Participants</b>	U.S. Small Business Accounts U.S. Territory Commercial Accounts Program eligibility is at the sole discretion of Cisco Sales Management team
<b>Qualified volume minimum</b>	\$1,000
<b>Customer offer maximum</b>	Offer amount not to exceed \$250,000 over the offer period per customer
<b>Credit requirements</b>	Standard credit guidelines. If customer does not meet minimum requirements for 3.5 percent financing, “risk based pricing” may be utilized. This means Cisco Capital could increase the interest rate above 3.5 percent to adjust for the incremental credit risk.
<b>Lease pricing</b>	Standard pricing procedure. Lease rate factors for accounts not meeting minimum credit requirements will be higher and are set at the discretion of Cisco Capital.
<b>Lease term</b>	36-month lease
<b>Lease documentation</b>	Standard lease documentation apply
<b>Sales operational process</b>	Standard sales operational process. Cisco Reseller Partner Account Manager, Cisco Account Manager and or to contact Cisco Capital Financial Solutions Manager or Cisco Capital Inside Sales team (866-CISCO-80) to initiate credit approval process and to determine program eligibility.

**Product participation eligibility**

1. All Cisco hardware, software, and bundled services are eligible
  - a) Non-Cisco product is NOT eligible.
  - b) SMARTnet is eligible for 3.5 percent financing only if the customer acquires a three-year SMARTnet contract. If customer elects to acquire one-year, then a separate cash payment is required.
2. Partner Services and margin are eligible, provided they do not exceed 30% of the transaction size.

**Use restrictions with other offers and programs**

The offer can only be combined with Progress Payments on Cisco Unified Communications and TelePresence Solutions provided program requirements are met.

DISCLAIMER Some restrictions apply. Customer eligibility and terms subject to final Cisco Capital review, approval and documentation, and not to exceed \$250,000 during the offer period per customer. This offer may only be combined with Cisco Capital's 0% Progress Payment offer. The offer may be modified or withdrawn by Cisco at any time without notice. Cisco and Cisco Capital do not provide tax advice to customers. Any tax or accounting treatment is the sole responsibility of the customer.

**For More Information**  
Contact your local Finance Solution Manager or  
Cisco Capital Inside Sales Lease Manager at 866-CISCO-80.