

## Siemens Financial Services

See why smart financing is essential to business success

[www.usa.siemens.com/finance](http://www.usa.siemens.com/finance)

### Put Your Mind At Ease With Siemens Financing

Smart financing enables businesses to expand and innovate, while with managing their bottom line. Siemens Financial Services (SFS) enables organizations to:



#### Conserve cash & preserve credit lines

SFS financing provides customers with a new source of credit, keeping existing bank lines intact. Financing increases revenue without depleting cash reserves.



#### Accelerate business & drive success

Financing allows customers to innovate on a budget. Drive your business forward by investing in new equipment and enable long-term savings by managing costs.



#### Increase operational flexibility

Increase productivity of your workforce and maintain control over existing capital. Financing frees capital, which can be used to address changing market dynamics.

### Which product is right for you?

**Our products enable customers to finance equipment for a specific period of time with manageable monthly payments.**

**Capital Lease:** This is for customers looking to invest in a long-term business solution. At the end of the lease term, you can return the equipment or purchase it for a reduced price.

**Operating Lease:** This is a good option for businesses looking to invest in equipment that impacts daily operations. The equipment is financed through a company's OpEx fund instead of its CapEx fund. At the end of the lease customers may choose to continue leasing the equipment, return it or purchase it at a greatly reduced price.

**Tax-Exempt Financing:** If you've considered bond financing, this is an excellent alternative which offers more flexibility and increased cash flow. At the end of the finance term the business owns the equipment. This product only applies to tax-exempt organizations.

#### About Siemens Financial Services

The **Financial Services unit of Siemens (SFS)** is an international provider of business-to-business financial solutions. SFS helps facilitate investments, providing commercial finance, project and structured finance and leveraged finance solutions with industry specific asset expertise.

#### Let us help!

Contact SFS to see how we can help finance your project.

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