

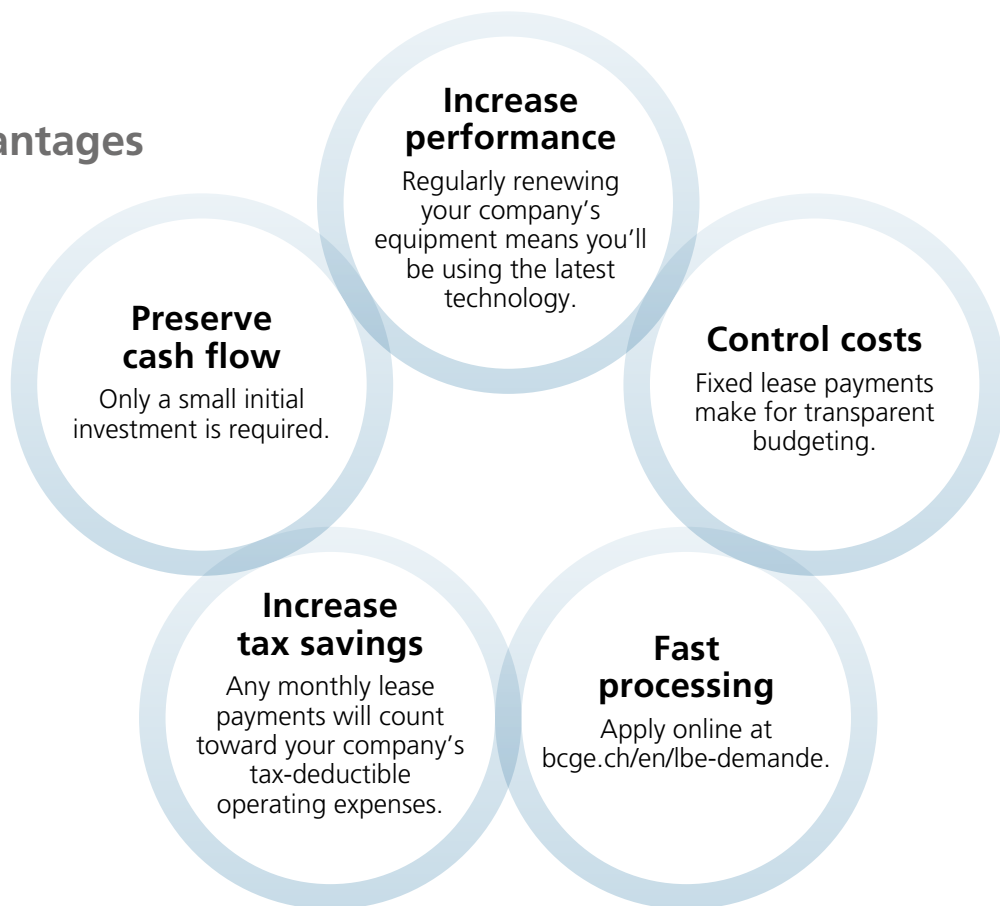
Modernise your equipment and preserve your cash flow

Leasing is an excellent alternative to credit whether you are self-employed, a freelancer, or a legal entity (company, public body), particularly if you want to optimise operations by investing in modern and competitive equipment while preserving liquidity.

The essentials

Leasing capital goods is much like a tenancy agreement. The leasing contract provides for a monthly payment, subject to VAT, based on the price of the asset that is to be financed, its residual value and the duration of the contract.

Advantages

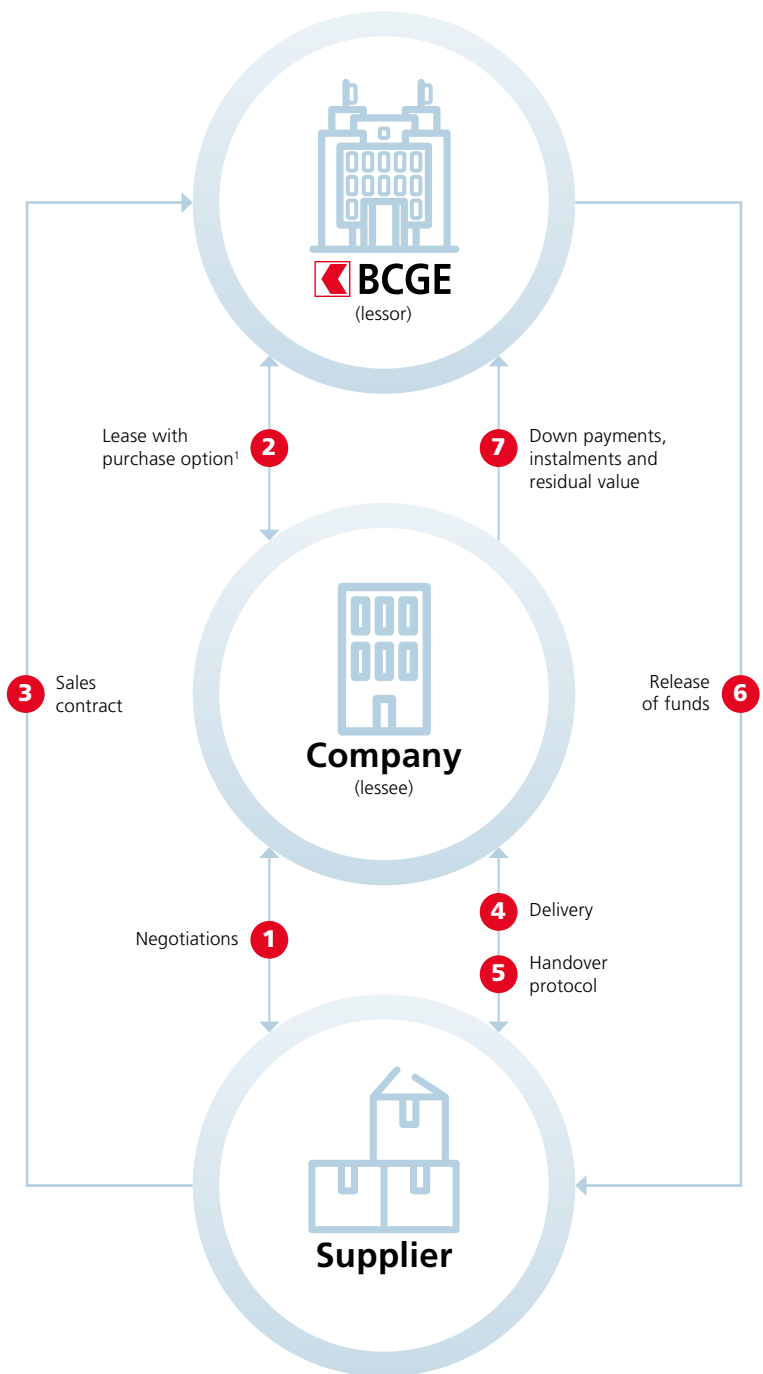


How it works

Leasing capital goods allows you to finance, use and eventually even purchase goods at the end of the lease period. This means you can use the equipment right away, without having to make any prior investment.

Financial leasing, a three-party relationship

- 1** The lessee and the supplier agree on the price and the conditions of delivery.
- 2** The lessee and BCGE agree on the conditions of the leasing contract.
- 3** The sales contract is handed over to BCGE.
- 4 5** Once the lessee has received the goods, a handover protocol is signed, certifying that the goods have been delivered.
- 6 7** The bank buys the good to be leased from the supplier and acquires full ownership of it. The bank then makes it available to the lessee against payment of a deposit or instalment, in accordance with the previously agreed terms of the contract.



¹ Lease with purchase option

At the end of the contract

- The lessee may purchase the good at a price agreed on in the contract.
- Ownership passes from the bank to the company upon payment of the final invoice.
- If the company does not want to purchase the good, a buyer (the original supplier or a third party) must be found to take over ownership.



Free up cash by refinancing existing assets

BCGE also offers a sale and leaseback option, which enables a company (or public body) to refinance a good it has just bought in order to free up cash, while continuing to use it.

This specific form of capital goods leasing has its advantages:

- It provides funds to finance new projects.
- It allows the company to restructure its financial debt.

What are the different types of goods that can be financed through a leasing contract?

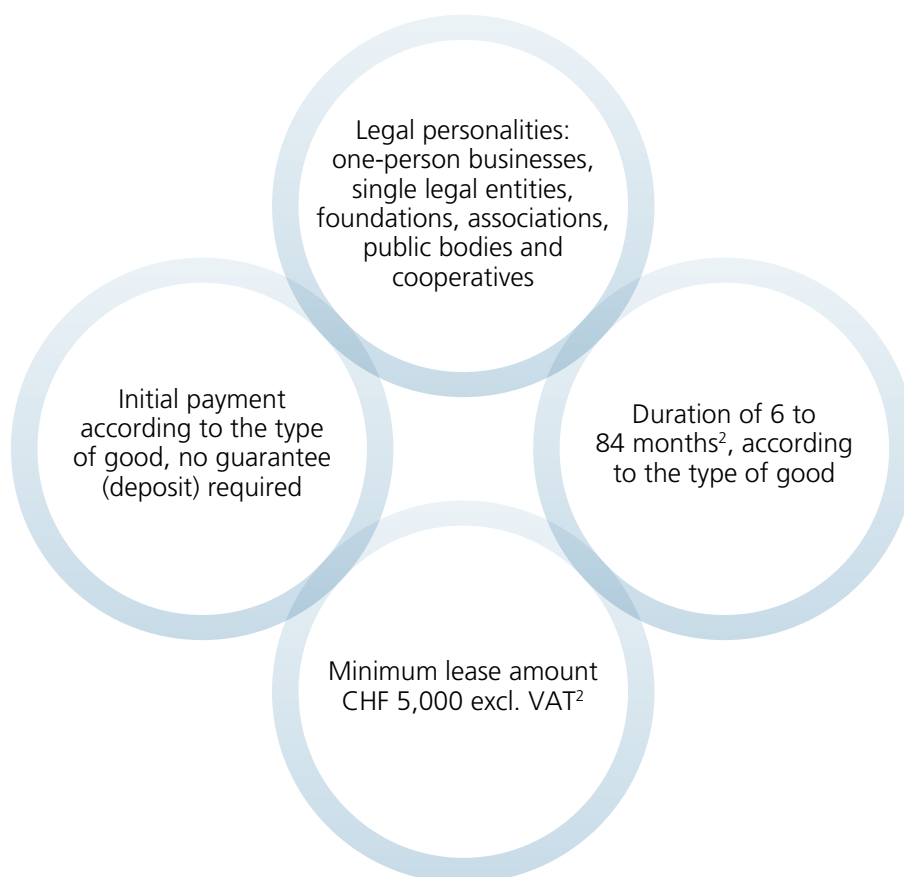
The main purpose of capital goods leasing is to finance, use (and at the end of the contract possibly purchase) mobile capital goods including machines, heavy utility vehicles, and IT equipment.

The amount of the lease payments depends on the purchase price of the good, the duration of the lease, the effective annual interest rate, the payment of the first lease and the residual value.

Example:

- Heavy utility vehicles
- Production machines
- Printing machines
- Civil engineering, extraction and agricultural machinery
- Hoists, cranes
- Installations
- Garage equipment, car-washes
- IT and telecommunication equipment
- Medical and laboratory equipment
- etc.

Requirements for leasing capital goods



² Subject to conditions. Contact your adviser for more information.

Contact

 Your personal adviser

 Call us at 058 211 21 00; Monday-Friday: 7.30 am to 7.30 pm; Saturday: 9 am to 4 pm; Sunday: 9 am to 1 pm

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