

# Polycom Financial Services

▶ Polycom Financial Services is now available. Offering competitive rates and flexible financing options, it gives your business the opportunity to benefit from collaborative communications at a fixed monthly cost.

## Benefits

**Immediate acquisition** – Acquire our voice and video equipment without waiting for the budget.

**Total solution** – Get all your voice and video requirements in one simple package, including equipment, installation, maintenance, and services.

**Easier budgeting** – Fixed monthly installment keeps you in control of your budget. No more worrying about interest rate changes on variable rate loans.

**Great value** – Our finance partners help make a leasing solution a highly cost effective option, since they do not pass on the cost of financing the residual value of equipment. This translates into lower monthly payments to your customers.

**Preserve working capital** – Continue to focus your capital on your most profitable activities, and not depreciating assets.

**Fully offset** – 100% of your lease payments can be offset against taxable profits.

**Flexible quote** – Get the equipment you need now, at the budget you can afford with a quote tailored to your needs.

**Avoid the technology trap** – Get the benefit from the latest voice and video equipment, without being constrained by owning out-of-date technology.

**Keeps other credit lines free** – Doesn't impact your credit position.

Our mission has always been to bring you the very best in communications technology and to make it as accessible as possible. Now we've made it even easier for you to benefit from Polycom voice and video solutions with Polycom Financial Services. We've teamed up with leading financial partners to introduce a range of unique, flexible, and innovative financing solutions designed specifically for Polycom customers. This means we can now offer you a cost effective and predictable payment plan for all of your voice and video needs, tailored to suit your circumstances.

Knowing that many customers want flexibility in choosing their finance solution, we created our program to satisfy a range of finance needs, whether they are the most demanding of requirements or the most straightforward. So what's unique? Within your finance solution you can not only include Polycom equipment, but also any initial design, installation, maintenance, and Polycom servicing costs; plus an element of complementary non-Polycom equipment may be incorporated in one total, comprehensive finance solution. We are also able to include installation at more than one location, which can help you bring your business and your customers closer together for even better communication and collaboration.

Most, if not all, businesses and organizations use finance in one form or another to help them grow even more profitable, successful, and efficient. Choosing the right type of finance is therefore critical, and today most people realize that traditional bank borrowing isn't always the most effective route for them. With Polycom Financial Services you can budget more effectively, compared to traditional bank loans, because your installments are not affected by changes in interest rates. Furthermore, in most cases you preserve your existing credit lines—for example, bank borrowing—keeping them available for developing your core business and responding to other important opportunities. Since technology changes so rapidly, many businesses have decided that outright ownership of technology equipment may not be their best option. This is one reason we offer alternatives in financing, such as our lease program offering, which offers you the opportunity to benefit from a simple all-in-one monthly payment plan. Covering all your voice and video solutions, including servicing, this plan allows you to take advantage of the latest technology without concerns about owning obsolescent or depreciating equipment. A lease financing option significantly boosts the attractiveness of your value proposition because our financial partners do not require your customers to finance the residual value of leased equipment. As a result, our financial partners are able to reduce monthly payments that can also be used to offset taxable profits. Polycom Financial Services now makes our voice and video solutions even more accessible and affordable.

Talk to your Polycom Financial Services accredited Partner today.



## Polycom Financial Services

With Polycom Financial Services we can offer you a choice for the right finance package for your needs. We offer the most popular and attractive finance options, so you can decide which plan suits your circumstances. Simply pick the option you prefer, and your Polycom Finance Accredited Partner can create a tailored quote.

### **Finance Lease**

A finance lease offers you the flexible route to asset use, without the financial worry and strain of making heavy initial outlays. With this option all your voice and video equipment needs can be funded and you have full and exclusive use of the equipment. No capital or additional security is required upfront and you only pay monthly lease payments for a stated lease term.

#### **Key Points**

- **Full financing** – Fund 100% of your voice and video equipment facilities.
- **Proceeds** – Receive a proportion of the sales proceeds from the sale of equipment at the end of the lease.
- **Latest equipment** – At the end of the lease, choose to either purchase or continue leasing the existing equipment at a lower installment or upgrade to the latest technology as well as receiving a proportion of the sale proceeds.
- **Tax** – Enjoy lower monthly payments as the capital allowance benefits are reflected in lease payments.

### **Fair Market Value Lease**

A more traditional route to securing your video conferencing facilities allows you to obtain the lowest monthly payment during the lease period while extending you the option to return or own the equipment at the end of the lease term.

#### **Key Points**

- Helps conserve cash flow
- Easy way to regularly upgrade to the latest technology
- Purchase options at the end of the lease
- Fixed costs throughout the term of the lease
- Potential tax benefits

*For details on how Polycom Financial Services can help you, call:*

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### **Benefits**

- **Cash flow** – Manage your cash flow more effectively as lease payments can usually be tailored to suit your requirements.
- **Lower monthly payments** – Lease payments reduced by residual value on Polycom equipment.
- **Tax** – Lease payments can be offset against taxable profits.
- **Credit** – No impact on existing credit facilities as this is regarded as off-balance sheet.
- **Technology refresh** – At the end of the lease, it's your choice to either return the equipment or select a new lease for the latest technology.