

FINANCING YOUR ACTIVITIES

FINANCIAL LEASING

The easy way to finance professional equipment of any kind without a cash infusion ¹⁾

Are you a professional who needs to acquire new equipment to establish or expand your business activities? **Financial leasing could be right for you.**

Whatever your needs and business sector, financial leasing is the **ideal financing method** if you have little to no equity, or if you need to retain your cash reserves.

Financial leasing offers you the chance to acquire a wide range of items including:

- 🟩 **Vehicles:** cars, company cars, vans, trailers, buses, tractors etc.
- 🟩 **IT and office supplies:** PCs, printers, photocopiers etc.
- 🟩 **Industrial equipment, machine tools, agricultural equipment etc.**
- 🟩 **Medical and therapeutic equipment:** ultrasound equipment, scanners etc.
- 🟩 **Handling equipment:** forklifts etc.
- 🟩 **Construction and civil engineering equipment:** cranes, diggers etc.

The principle is simple:

- 1** You need to **acquire equipment or materials** associated with your professional activities.
- 2** Contact **your BGL BNP Paribas advisor**, who will put you in contact with **BNP Paribas Leasing Solutions** in order to purchase the asset on your behalf from the supplier of your choice.
- 3** BNP Paribas Leasing Solutions draws up a **"lease agreement" with you**, stating the amount and the schedule for your lease payments.
- 4** At the end of the lease agreement, **three options are available to you:**
 - **Extend the lease;**
 - **Return the asset** to BNP Paribas Leasing Solutions;
 - **Purchase the asset** at the price agreed when the agreement was drawn up.

1) Subject to approval of your application. The terms and conditions may be obtained at your local branch.



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YOU choose!

- Your **payment profile**, depending on your business activities and your needs;
- Your **rate** (fixed or variable);
- Your **supplier**;
- Your **equipment**;
- **Options at the end of the agreement**: purchasing the asset at the price agreed when the agreement was drawn up, extending the contract, or returning the equipment.

The advantages

- **Cash management** made easier through regular lease payments defined in advance between the Bank and yourself;
- **Full financing** of the equipment;
- **The Bank** finances all VAT up front;
- **There are tax advantages** for investments subject to article 152 bis LIR²⁾;
- **This is an off-balance sheet transaction** with no negative effect on your balance sheet;
- **Lease payments made under** the agreement are tax-deductible.

If you would like to lease professional equipment, contact us to find out more about the next steps to take.

Contact us



by phone
on **(+352) 42 42-2000**



online at **bgl.lu**



in branch with
one of our advisors

2) Subject to the eligibility of the equipment. The tax treatment depends on the personal situation of each client and is liable to change.
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