

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, utility vehicles, 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:**
 - **Purchase the asset** at the price agreed when the agreement was drawn up;
 - **Extend the lease;**
 - **Return the asset** to BNP Paribas Leasing Solutions.

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

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 a 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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BNP PARIBAS**

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