



**SG Finans AS - Denmark**

SG Finans AS  
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 Denmark  
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Branches:  
 Taastrup (head office near  
 Copenhagen),  
 Vejle (sales office in the western  
 part of Denmark)

Number of Employees:  
 16 (May 2005)

**Service range**

SG Finans AS in Denmark was established in 2001 as ELCON Finans Danmark. We got a new name on May 2<sup>nd</sup> 2005 in connection with a demerge of ELCON in Norway. SG Finans AS in Denmark is independant of Danish banks and can give alternative offers.

Our knowledge of financing and familiarity with the daily operation of Danish businesses, enable us to offer both good advice and tailored finance solutions. Our employees have an average of more than 10 years working experience within the leasing business. We have customers in both the public sector and a wide range of private Danish businesses as regards size, business area and geographical location. We also have an excellent cooperation with lots of different suppliers.

**Selected markets and assets**

SG Finans AS mainly operates three product categories:

- High-Tech:  
 ICT equipment, copiers, office equipment and medical equipment.
- Industrial:  
 Construction machinery, production machinery and printing equipment,
- Transport:  
 Delivery vans, trucks, trailers, buses, tractors, agricultural equipment, forklifts, mobile cranes, passenger cars and containers.

**Vendor partnership structures**

- Vendor programmes (vendor-branded and undisclosed vendor programmes)
- Sales financing (relational cooperation agreements, co-branding)

**Financial products**

- Leasing (financial and operational)
- Sale and lease back
- Hire purchase

**Additional services**

- Web service called SG Finans24 for processing of credit applications and leasing agreements via the internet.
- Local presence and dedicated staff for both vendors and customers

**Leasing in Denmark**

- In Denmark the major part of leasing contracts are financial leases with residual values, where the lessees are obliged to designate buyers for the equipment at the residual values.
- The remaining part are mainly operating leasing contracts where the vendor or SG Finans AS takes residual value in the object.

**We support. You succeed.**