



SG Finans AS - Norway

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 Oslo (head office), Sandefjord,
 Skien, Stavanger, Tromsø,
 Trondheim, Ålesund.

Service range

SG Finans AS has more than 40 years' experience as a finance company in Norway. The company is an off-spring of ELCON Finans AS, which was demerged (divided) on May 2nd 2005. SG Finans AS is founded on the former equipment leasing and factoring activities in ELCON Finans AS. Our core activities are providing factoring and leasing of machinery, equipment and vehicles to all types of business activities as well as the public sector.

SG Finans AS is Norway's leading finance company with a strong position as the market leader within equipment leasing and factoring. One of the most important factors that have contributed to SG Finans AS' many years as the outstanding market leader in leasing, is our extensive familiarity with many types of machinery and equipment and understanding of the various business sectors.

This has been achieved through close collaboration with leading equipment suppliers within the various sectors. Our supplier partners are recognised experts within their fields. These are suppliers that do not just define themselves as suppliers of equipment, but who want to provide a comprehensive package deal that will make it simpler for the customer.

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, printing equipment, forestry equipment, aquaculture equipment.
- Transport:
 Delivery vans, trucks, trailers, buses, tractors, agricultural equipment, forklifts, mobile cranes, passenger cars, containers, helicopters, planes, ships.

Vendor partnership structures

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

Financial products

- Leasing
 (financial and operational)
- Sale and lease back
- Lending
- Factoring

Additional services

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

Leasing in Norway

- In Norway, 90% of the leasing contracts are full payout leases. These leases are based on the full amortisation of the leased asset over the non-cancellable minimum lease term.
- The remaining 10% are mainly operating leasing contracts where the vendor or SG Finans AS takes residual value in the object.

We support. You succeed.