



**SG Equipment Finance
Czech Republic s.r.o.**

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Service range

The Czech subsidiary of SG Equipment Finance provides vendors and investors in capital equipment with a comprehensive choice of financial and additional services throughout the Czech and Slovak Republic. This allows you to draw upon the expertise, service and security offered by a large global bank and one of the leading European asset-based and vendor financiers.

Our teams in the Czech and Slovak Republic comprise professionals with a wealth of experience of close vendor partnerships. Using their in-depth market knowledge, they help manufacturers and distributors gain a competitive edge.

Selected markets and assets

- Printing machinery, machine tools, construction machines, equipment for plastic and food industry
- Transport, handling, agricultural machinery, aircraft
- IT, Hardware, Software, office equipment, medical equipment

Vendor partnership structures

- Vendor programmes (vendor-branded programmes, joint ventures)
- Sales financing (loose cooperation agreements, co-branding)

Financial products

- Financial Leasing
- Operative Leasing
- Hire Purchase/Loan
- Assignment of Receivables
- Structured Finance

Additional services

- Marketing services
- Collection and reporting
- Importation handling and custom clearance in connection with financial and operative leases
- Insurance Services

Specifications

- Terms: from 36 months (ordinarily)
- Currencies: CZK / SKK / €

Leasing in the Czech Republic and Slovakia

Leasing is not defined explicitly in Czech private law. Finance leasing in the Czech and Slovak republic is regulated by tax law and accounting regulations. Operative leasing corresponds to rental contracts that are regulated by the Civil Code. Most mobile assets can be financed by leasing.

Financial leasing

- Symbolic residual value
- Tax advantages for lessees
 - The term of writing off an asset that is in either depr. group II or III can be accelerated by up to 40%
 - Accelerated depreciation
 - Condition: acquisition of the leased object at the end of the agreed lease period for purchase price that is less than the net book value of the leased object

Operative leasing

- No minimum lease period
- No limited residual value (according to Czech tax law)
- Purchase option for lessee: Purchase price = net book value + 1 CZK minimum
- No minimum price in case of purchase by third party/supplier

Hire Purchase/Loan

- No minimum contract period
- Immediate transfer of ownership to client (subsidy)
- Asset booked and depreciated in client's balance sheet

Assignment of receivables

- All kinds of receivables (lease, hire purchase and loan receivables)
- Supplier remains the contractual partner of the client
- Notification of the assignment to the client
- Total of discounted receivables transferred to Supplier in advance
- Assignment with/without recourse

We support. You succeed.