



SG Equipment Finance

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Service range

__The Swiss subsidiary of SG Equipment Finance provides vendors and investors in capital equipment with a comprehensive choice of financial and additional services throughout Switzerland. 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 Switzerland 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

- IT, medical equipment
- Machinery, construction equipment
- Transport, handling, agricultural equipment
- Aircrafts
- Cable Cars

Vendor partnership structures

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

Financial products

- Leasing (finance leasing, operating leasing)
- Factoring
- Financial Services for vendors

Additional services

- Marketing services
- Collection and reporting
- Training of sales staff
- Import: Handling and Customs clearing

Specifications

- Terms: 24 to 96 months
- Minimum amount: CHF 50.000
- Currencies: Swiss francs, US dollars, Euros

Imports

__Assets that have been imported into Switzerland may be the subject of a lease without restrictions. SG Equipment Finance can act as importer and will pay Customs duties, VAT etc. The fees will be taken into consideration in the calculation of the lease.

Leasing in Switzerland

__In Switzerland leasing is possible for commercial as well as for private use. Private leasing however is subject

to the regulations of the law on consumer credit.

__Equipment is generally leased according to the Swiss Finanzierungsleasing contract. This is a full payout lease without purchase option for the lessee. The lessor remains the owner of the asset, conferring upon the lessee the right to use it for an agreed period of time. The lessee can either report the leased asset on the balance sheet or treat it as an off-balance obligation. A public company is obligated to list up the leasing liabilities in the notes to the accounts if they are not reported on the balance sheet. In the profit & loss account the rentals paid by the lessee are either accounted for as an expense or split into interest and amortisation.

__The term of the lease, which is usually concluded for a fixed and agreed period of time, should – if possible – not exceed one half of the asset's useful life. Lease terms of less than 24 months pose a problem from the perspective of the law on property.

__In addition to the lease interest agreed at periodic intervals, a non-recurring handling fee of between 0.25% and 1% of the net purchase price of the leased assets shall be due for payment when the lease is signed. This non-recurring handling fee plus the rentals agreed by contract shall form the actual debt owed to the lessor, which the lessee accepts in recognising its long-term debt. The internally calculated residual value is not owed, but it will usually approximate to the non-recurring handling fee. Although not agreed by contract, the lessee has actually the right to purchase the leased assets.

We support. You succeed.