

SG Equipment Finance Benelux

Coremansstraat 34
 B-2600 Berchem
 Tel. (+32-3) 220 00 33
 Fax (+32-3) 232 21 87
 E-Mail: info@sgef.be
 www.sgef.be

Service range

The Belgian subsidiary of SG Equipment Finance provides vendors and investors in capital equipment with a comprehensive choice of financial and additional services throughout Belgium and Luxembourg. 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 team in Belgium comprises 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, office equipment, medical equipment
- Machinery, construction equipment
- Transport, handling, agricultural equipment, aviation and marine

Vendor partnership structures

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

Financial products

- Capital lease
- Operate lease
- Sale and lease back

Additional services

- Sales force training
- Individual promotional material
- Support at trade fairs
- Information on expiry of leases

Specifications

- Lease terms: 24 to 120 months
- Minimum amount: € 50.000

Leasing in Belgium

Operate lease

The lessor is the beneficial owner of the assets. It shows the equipment on its balance sheet and depreciates it in its books. The lessee accounts for the amount (excl. VAT) of the relevant rental invoices as operational costs. The main features of the lease are:

- The residual value is in excess of 15%, if the lessee has a purchase option.
- The residual value can be lower than 15% if the lessee has no purchase option.

Capital lease

The lessee is the beneficial owner of the assets. It shows the equipment on its balance sheet and depreciates it in its books. The main features of the lease are:

- The residual value does not exceed 15%.
- The lessee has a purchase option.

VAT

In both cases the lessee can deduct the value-added tax in its VAT return.

We support. You succeed.