Making hard decisions is nothing new to the small or medium business owner. From selecting the right markets for your product or services to obtaining the right technology to support growth objectives, the weight of decision making rests with you everyday.

And here’s another hard decision - should you lease or buy the technology your business needs? A cash purchase would allow you to own the equipment outright, but there are risk factors to consider:

- Usually requires an outlay of capital upfront, something that’s not always in the budget
- Paring technology needs to meet capital budget restraints
- Assumption of technology obsolescence risks

Benefits of Leasing

This is where the decision to lease can help by mitigating many of these risk factors. How so? We’ve outlined a few of these benefits below:

- Help preserve capital budget for other expenditures
- Acquire the needed technology - now
- Enjoy low, fixed monthly payments
- Capitalize on potential tax advantages (consult your tax advisor for details)
• Flexible terms and end of lease options

• Help free up cash and credit lines for non-technology transactions

Leasing can also help you avoid technology obsolescence issues. When paying cash for technology the buyer assumes this risk, along with the responsibility for safe disposition of the technology purchased.

Should you choose to lease your technology, these pitfalls may be avoided. DFS assumes the risk that the value of the technology will depreciate over the course of certain leases. Further advantages are:

• Flexibility to incorporate technological advances

• Disciplined technology replacement

• Ability to expand technology solutions

• Safe disposition of outdated equipment

• The tax advantages of leasing may be more beneficial than the slow depreciation of a cash purchase (consult your tax advisor for details).

• Monthly lease payments may be tax deductible (consult your tax advisor for details)

Finally, DFS offers flexible lease terms, including 24, 30, 36 and 48 month leases. And our end of lease options help owners make the best technology decision for their businesses.

• The equipment may be returned or purchased per the lease terms

• The lease can be renewed

• You may begin a new lease and upgrade the technology
Why Lease with DFS

Choosing DFS can make all the difference in your leasing experience. A full-service financing company, DFS not only offers a multitude of financing options, we can integrate our services with the needs and demands of Dell customers the world over. Here’s what we can offer:

- High level of integration with Dell
- Timely order release
- Transfer of order data without duplication
- One stop shopping - Dell provides hardware, software, peripherals, service and support
- DFS honors Dell’s Total Satisfaction Policy\* on financed items
- Quick credit decisions
- Fulfillment of short-term business equipment needs
- Option to return equipment and avoid disposal hassles
- Fund with the source that is integrated with Dell’s business
- Financed asset reporting upon request

If you have further questions, would like to explore the variety of financing options we offer, or are ready to finance your Dell purchase with DFS, visit www.dell.com or call your Sales Representative.

\*For most products, if you cancel your purchase for any reason within 21 days, Dell will refund your purchase price minus shipping and handling and applicable return fees. You are responsible for the costs of shipping your system back to Dell.