

# RAPID FINANCE

## FAST, FLEXIBLE FUNDING

Get the technology you need to stay competitive with CAE's rapid finance solutions.

When you need to react quickly to new business opportunities or challenges, or replace critical infrastructure fast, our straightforward funding support allows you to acquire the technology you need and stretch your IT budget with a choice of predictable, affordable payment plans.

### Assessment Scope

One form – multiple options.

The process is fast and simple.

CAE's long-standing relationship with a selection of trusted finance partners allows us to present you with a range of payment solutions to optimise your cash flow and conserve your capital.

Just complete one straightforward form, and you will receive quotations within 24 hours.

### Loan, Lease or Pay As You Go

From low rate and 0% loans to leasing or consumption based models, CAE are able to take your project information and present back multiple financing options with the most competitive rates and flexible terms, tailored to suit your requirements and budget.

By comparing the costs of suitable funding solutions on offer from a variety of our industry-leading partners, we can then discuss our recommendations and help you secure the best deal for your business.

Designed to keep your business agile, CAE's fast, flexible funding makes adding, expanding or upgrading technology more affordable and accessible.

### Next Steps

Want to know more about finance options to accelerate your next project? Talk to us today.

Contact your account manager or email [hello@thisiscae.com](mailto:hello@thisiscae.com).

## CAE RAPID FINANCE OPTIONS

### Software Payment Plan

It is essentially a loan agreement by which an advance is made to you for the purpose of paying for a software licence

### Finance Lease Agreement

An agreement allowing you to 'use' the asset for an agreed term in return for regular rental payments. Finance Lease funding is normally shown 'on balance sheet'.

### Operating Lease Agreement

An agreement allowing you to 'use' the asset for an agreed term in return for regular rental payments. Operating Lease funding is normally shown as 'off balance sheet'.

### Hire Purchase Agreement

An agreement allowing you to 'hire' the asset for an agreed term in return for regular rental payments.

## CAE RAPID FINANCE OPTIONS FEATURES & BENEFITS

### Software Payment Plan

- 'On balance sheet' financing agreement
- Payment structure agreed at the outset for easy budgeting
- Customer pays 'instalments' set out on the payment schedule
- Instalments can be matched to cash-flow and/or income stream (seasonal payments)

### Finance Lease Agreement

- Financing for up to 100% of the purchase price
- VAT is payable on the rentals, not on the purchase price of the asset
- Lower capital outlay than a Hire Purchase agreement
- 'On balance sheet' financing agreement
- Option to continue to rent the asset after the primary period
- Payment structure agreed at the outset for easy budgeting
- Repayments can be matched to cash-flow and/or income stream (seasonal payments)
- At the end of the term the customer can return the equipment

### Operating Lease Agreement

- Lower rentals than a Finance Lease as they are based on the asset cost over the lease term and assume a 'Residual Value' of the asset
- Rental and return conditions are known at the outset
- Removes risk of asset depreciation
- Low capital outlay
- 'Off balance sheet' financing as rentals may be treated as an OPEX rather than CAPEX
- Depending upon the asset type and term, your customer may be able to offset the rental payments against their taxable profits
- VAT is payable on the rentals, not on the purchase price of the equipment
- Repayments can be matched to cash-flow and/or income stream (seasonal payments)
- At the end of term customer the can return the equipment, acquire it or continue to use it (conditions apply)

### Hire Agreement

- Lower rentals than a Finance Lease as they are based on the asset cost over the lease term and assume a 'Residual Value' Ownership at the end of the agreement subject to a nominal 'Option To Purchase' fee
- As the full VAT amount is due on commencement of the agreement, the rental payments are not subject to VAT
- 'On balance sheet' financing agreement
- Capital Allowances can be claimed
- Payment structure can be matched to cash-flow and/or income stream
- Ownership can pass to the customer upon payment of a nominal 'Option to Purchase' fee Repayments can be matched to cash-flow and/or income stream (seasonal payments)
- At the end of term customer can return the equipment, acquire it or continue to use it (conditions apply)