



FREQUENTLY ASKED QUESTIONS

ABOUT LEASE FINANCING...

Who can use lease financing?

Any company that needs to acquire assets (material assets, not services, with the exception of truck repairs) in order to generate business income.

What types of assets can be financed using lease financing?

Almost all types of assets can be financed using lease financing. Cle Leasing specializes in the transportation, food service and health / beauty fields, while also financing various other types of equipment. Find out if you are eligible for Cle Leasing's support in the project that is close to your heart. Note that Cle Leasing makes its clients a unique proposal by financing used equipment and truck repairs.

What are the other advantages of lease financing?

Lease financing has a number of advantages:

1. protection of your liquid assets (working capital);
2. life made simpler (no business plan, no meeting with a bank manager, very little paperwork, constant support, very quick answer);
3. lower tax payments (rentals are tax expenditures);
4. flexible terms that can be tailored to your specific situation;
5. Cle Leasing is the specialist when it comes to financing very small, small and medium businesses, as well as self-employed workers.

What is a monthly rental?

A monthly rental is the amount of the payments you make as part of your lease financing agreement.

What is a purchase option?

A purchase option is the amount you pay at the end of the lease in order to transfer the ownership title of the equipment subject to a lease financing agreement.



L E A S I N G

Keeping it simple since 1979

**I OWN A VERY SMALL, SMALL OR MEDIUM BUSINESS, OR I AM
A SELF-EMPLOYED WORKER...**

How much time will it take between my credit application and the moment when I receive an answer?

Once all the information is received, your application is processed within a very short time period, so that you will be able to take possession of your equipment very quickly.

A bank loan can be insured (life and disability); can I get the same coverage with lease financing?

Yes, it can be worthwhile to do so, and Cle Leasing offers this service. This type of insurance policy represents excellent protection and, if there is any problem, its holder can continue to benefit from the assets acquired through lease financing.

What are the steps to follow to obtain financing from Cle Leasing?

You choose your equipment and your vendor, you fill out and return a credit application, and once your application is accepted, your vendor can make the delivery. For additional details, read the FOR CLIENTS section on our Web site (www.credit-bailcle.ca).



I AM AN EQUIPMENT VENDOR OR A DIRECT-SALE MANUFACTURER...

What terms (number of monthly repayments) should I offer my clients?

For businesses that have been in existence for less than two years, the terms offered should not exceed 36 months. For other businesses, the terms can vary between 12 and 60 months, depending on the type and value of the equipment.

How can Cle Leasing help me to increase my sales?

When you offer financing through Cle Leasing:

1. you provide your clients with a financing solution that makes their decisions easier;
2. you reach a client base that is looking for this type of financing;
3. you allow certain clients access to more specialized or higher range equipment.

How can Cle Leasing provide me with personalized marketing support?

Cle Leasing supports its vendors by developing marketing programmes that are adapted to their needs and situation. Whether it is through targeted promotions, deferred payments, coop marketing programmes or reward plans, Cle Leasing puts forward the right marketing approach and provides its vendors with concrete support.

What are the other advantages of lease financing through Cle Leasing?

- ✓ Increase in your inventory turnover rate, which means a decrease in in-stock maintenance costs.
- ✓ Presence and advertising at points of sale.
- ✓ Quick and easy access to our account managers.
- ✓ Participation to your promotional activities.