



There are many benefits of renting or leasing your equipment compared to purchasing outright. Listed below are some benefits.

<b>Benefits</b>	<b>Rental / Operating Lease</b>
No Deposit Required	No deposit required when renting or leasing equipment
Equipment Obsolescence & Disposal	No need to get stuck with out of date equipment. You can return your equipment to Futurepay
Cash Flow Benefits	Renting or Leasing preserves your cash flow as you can spread the cost of the equipment over the term of the agreement while letting the equipment generate income for you today.
Budgeting	Payments are fixed for the term of the agreement and are not affected by increases in interest rates—makes budgeting easy.
Tax Advantages	All payments are 100% tax deductible, providing the equipment is used for business use.
Easier Accounting	You are not required to depreciate the asset on your balance sheet. All monthly payments are fixed and normally appear as an expense on your company's profit and loss statement.
Off Balance Sheet Reporting	As this facility is classed as an operating lease, it generally qualifies for off balance sheet reporting
Unsecured Facility	Rental transactions are not securitized against your home or business assets. We only take security over the asset that we finance*
Flexibility	You have the flexibility to upgrade, add or delete equipment during the term of the agreement. Conditions apply.
Residual or Balloon Payment	No residual liability
GST	GST on monthly payments can be claimed through BAS statements
End of Term Options	Upgrade to New Technology and return the old equipment Continue month by month at a discounted amount Offer to purchase the equipment for fair market value**

\* Unless otherwise specified

\*\* Futurepay is under no obligation to sell the equipment to the customer

This table above should only be used as a guide, please contact your Financial Advisor or Accountant for more information.