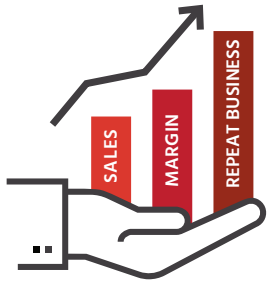


Eclix Master Lease

The finance option that increases sales and grows your business



A Master Lease is a revolving line of credit. Once pre-approved, your customers can draw down on available funds as required.²

Master Lease is not just about finance for the customer – it's a powerful sales strategy. While your customers get a line of credit, you get an ongoing stream of sales.

Outright purchase can close the door to repeat business and slow down your sales cycle. Eclix Master Lease is a proven business builder. You'll get larger sales, less discounting, paid faster, customer retention and a shorter sales cycle with Master Lease.

Typical business expenses such as wages, property rent, electricity and consumables are paid on an ongoing basis. Leasing is no different. Equipment rental can be claimed as a tax deductible operating expense.¹ Master Lease is the finance option with the most benefits for both dealers and customers.



When you offer Master Lease you can look forward to:

- > Increased Sales
- > Less Discounting
- > Higher Margins
- > Fast Invoice Payment
- > Exclusive Sales Tools
- > 10 Minute Approvals
- > Dealer Rebate Program
- > Salesperson Rewards Program
- > Increased Salesperson Performance
- > Customer Retention
- > Repeat Business



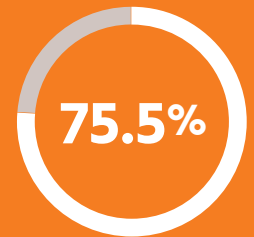
Talk to an Eclix leasing specialist about how Master Lease helps grow your business:

0800 999 409 enquiries@eclix.co.nz

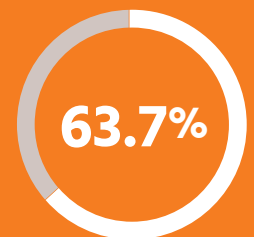
Our research on dealers who offer finance as part of their sales process shows:



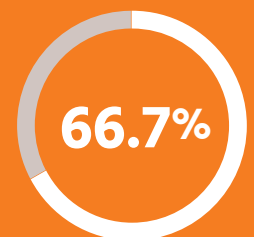
sell more



close larger deals



close deals faster



serve their clients better

Based on original research by Eclix Commercial and East & Partners.

Why you should offer leasing to your customers.

Offering finance is no longer optional. Your customers need new equipment to grow their businesses, yet cash flow constraints, lack of capital, and the cost of new technology are often hurdles to purchase.

With leasing, your customers keep their cash in their business, get the use of equipment to increase revenue, and tax advantages.²

Unlike bank finance, Eclix Commercial can approve up to \$75k in just 10 minutes over the phone or within hours for larger amounts.²



2 hours

vs



21 days

Average time for Eclix Commercial to approve finance compared to a bank

*Deals < \$100k

How does Master Lease grow your business?

Leasing helps you overcome price objections. You can sell more, and close more deals, more quickly. With the option of multiple drawdowns, Master Lease provides the potential for future sales.

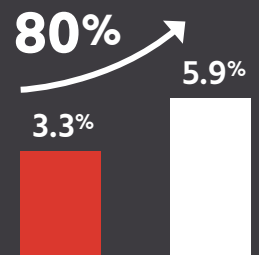
- > **Sell a payment, not a price:** Low after tax monthly payments are easier to sell, there's less pressure to discount, and it's easier to upsell.
- > **More sales:** A typical lease is a one-off transaction. A Master Lease can accommodate various leases, which means more sales.
- > **Regular upgrades:** Unlike purchase, an Operating Lease provides a regular replacement and upgrade cycle.
- > **Minimal paperwork:** Once your customers are pre-approved, drawdowns only require a one page sign-off. You get more time to sell.
- > **Better cash flow:** We pay you in full, 24 hours after settlement.
- > **No risk:** We take all the credit risk and responsibility for collections.



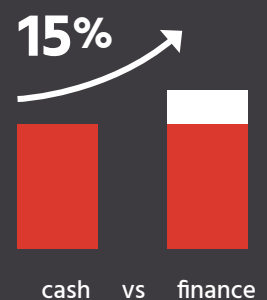
Leasing boosts buying power. With leasing, your customers can obtain approximately 2.5 times the value of their capital expenditure budget. Ask us how.



Vendors who offer finance grow stronger businesses because closing deals is easier when customers understand the business advantages of leasing.



80% of equipment resellers forecasted higher growth when offering packaged finance solutions



Sales typically result in a 15% higher price compared to a cash sale because there is less incentive to offer upfront discounts

Based on original research by Eclix Commercial and East & Partners.

How Master Lease works

A business can draw down Master Lease funds as needed for ongoing equipment and technology requirements.


Within a Master Lease facility your customers can choose different lease types with different terms. Available funds are pre-approved, so it's the fastest, most convenient way to acquire technology, equipment, software or services over time.

A guide to our lease types:

A Master Lease facility can include any of our lease types and terms. Multiple leases can be acquired over time. After pre-approval, paperwork is minimal.

MASTER LEASE





Can include any of our leases




OPERATING LEASE

A tax deductible operating expense

Good for items that need regular upgrading like
Laptops / Software / Servers / AV & Digital Screens.













LEASE TO OWN

Affordable ownership with upfront GST

Suitable for items with a long useful life such as
Sporting Equipment / Security / Clean Tech / Medical Equipment.












FINANCE LEASE

Ownership with balloon payment at the end

Similar to Lease to Own with different GST requirements.
Suited to Digital Printers / Ovens / Dental Equipment / Fridges.

Examples of equipment that a business might acquire under their Master Lease:

- 1



Operating Lease
36 Month Term

2



Operating Lease
60 Month Term

3



Lease to Own
48 Month Term

4 ?

Lease type and
term of choice!

Why partner with Eclix Commercial?

We are leasing specialists who help equipment resellers in New Zealand win more business at much better margins. We provide a better experience for resellers and their customers. You'll work with a dedicated Account Manager who cares about your business.

Our senior team have vast combined SME and education experience. We're passionate about the benefits and opportunities leasing can provide in business and believe leasing is a smart strategy to help businesses grow.

-  Over 40 years experience
-  NZ based team with offices in Auckland, Hamilton, Wellington, and Christchurch.
-  Publicly listed (ASX:ECX)
-  Environmentally responsible asset disposal

Get Started

- 1 Request a lease quote using our mobile app, website, or by phone.
- 2 We contact your customer over the phone. Applications usually take 10 minutes and we do all the paperwork.
- 3 Your invoice is paid in full 24 hrs after settlement!

Talk to us about how Master Lease helps grow your business



0800 999 409

enquiries@eclipx.co.nz

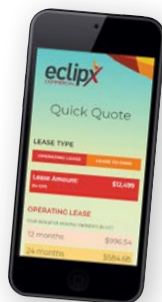
Leasing can help close more sales, more quickly. Master Lease opens the door to repeat business and customer retention. Talk to an Eclipx leasing specialist about how Master Lease can help grow your business.

Our Sales Tools:

Get emailed a lease quote in seconds using our mobile app or web calculator.

Download our app:

Search for 'Eclipx' on the Google Play or iOS App Store.



Use our website calculator:

www.eclipxcommercial.co.nz/quote-tool



Digital Media Kit:

Our Digital Media Kit includes Dealer Partner badges, website banners and logos that help promote leasing in your digital communications.

Point of Sale:

If you'd like point of sale material give us a call and we can send our Dealer Pack out to you.

Sales Strategy:

A dedicated leasing specialist can train your team on selling the benefits of leasing, Master Lease, and our other leasing products.

Talk to us today to arrange a session or discuss how you can reach your sales goals and grow your revenue through leasing.

Rebate and Rewards:

Great rebates further improve your margins and help you grow your business.



Our Salesperson Rewards Program is like no other and provides each Salesperson with a personalised Eclipx Visa card. Rewards are earned on every deal, across all amounts, lease types and terms, and are loaded onto each Visa card within days of settlement. The Eclipx Visa card can be used at any of the 24-million plus locations that accept Visa worldwide.³

0800 999 409

enquiries@eclipx.co.nz

www.eclipxcommercial.co.nz

Terms and Conditions: ¹ Individual circumstances may vary. Please consult with your tax advisor for more information. ² Eclipx Commercial's credit and lending approval criteria apply. ³ Terms and Conditions apply. Go to www.eclipxcommercial.co.nz/terms-and-conditions for more information.

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