

# Equipment Finance

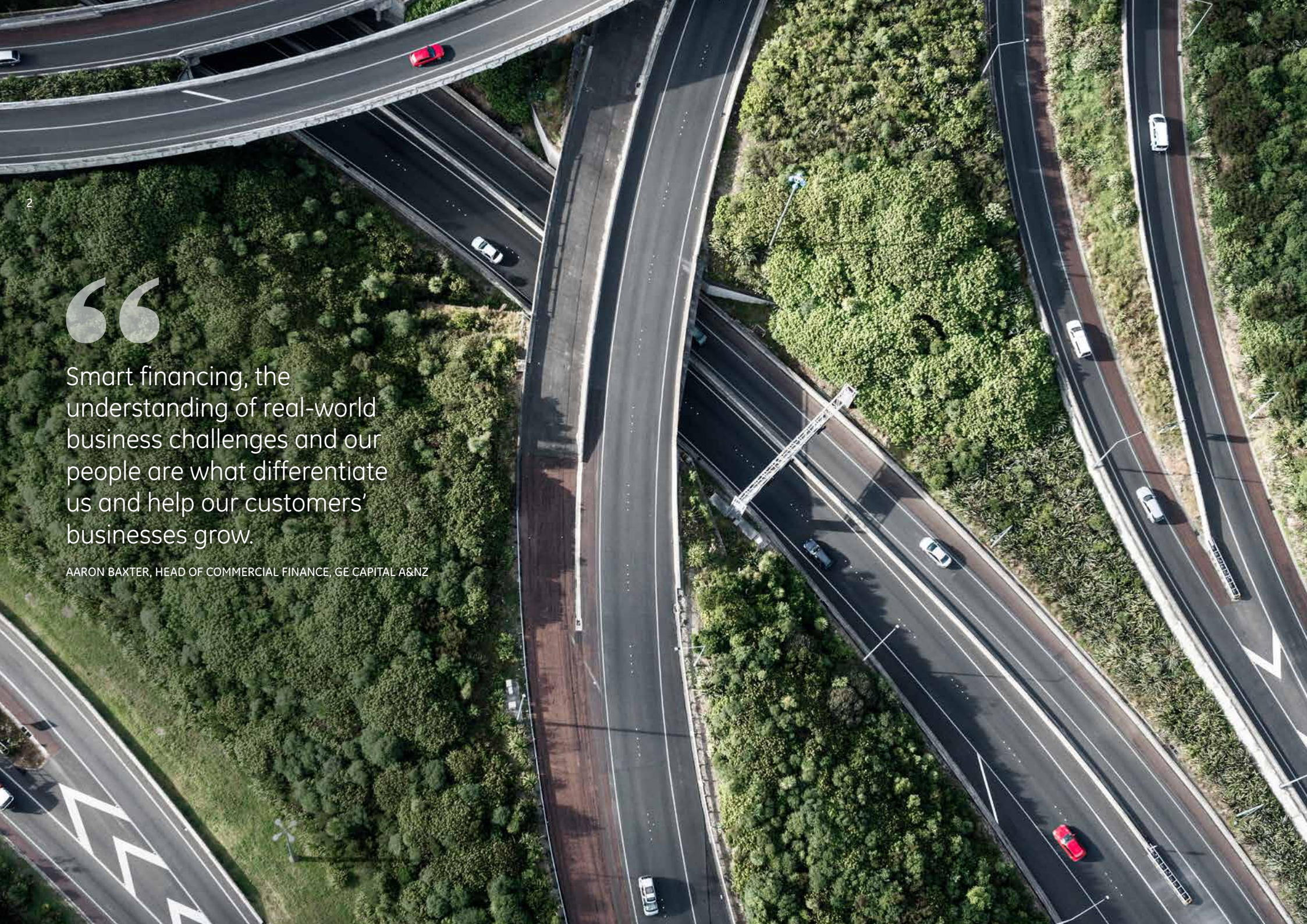




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Smart financing, the understanding of real-world business challenges and our people are what differentiate us and help our customers' businesses grow.

AARON BAXTER, HEAD OF COMMERCIAL FINANCE, GE CAPITAL A&NZ





## A better way to do business

Whether you need access to cash for growth, restructuring, acquisitions, funds for new equipment or support for succession planning, GE Capital can support your business goals through our Equipment Finance solutions. We can make your equipment assets work for you and ensure you get the most cost-effective solution – whether this is buying, maintaining or getting future value from your equipment fleet.

We understand the importance of having the right equipment to keep your business running effectively while still preserving cashflow. As a specialist provider of Equipment Finance in Australia, we can tailor loans for your new or used equipment.

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There's no question for me that GE Capital understand our business better than any external party. We have access to basically all levels of management. If we identify an opportunity it's easy to go and talk about how that might look as far as funding, and gives us the opportunity to run with that to grow our business, and also support our customers.

IAN COLEMAN, CONPLANT



## Using equipment finance to help you build a better business

### WHAT WE OFFER

At GE Capital, we can tailor a revolving credit line, leasing arrangements or a fixed rate loan to suit your requirements. Our dedicated team has in-depth industry knowledge and understanding of asset valuation across a range of industries. This means we may often lend more as we understand and know the true value of your equipment – new and used.

### HOW IT WORKS

Our Equipment Finance specialists structure highly customised solutions to suit each customer's unique circumstances. Whether you are seeking to buy new or used equipment, increase cash flow, simplify your funding and reporting or generate capital to support growth we will create an Equipment Finance solution that helps meet your business needs.

Finance options include our Finance Lease, Operating Lease or our unique GE Equipment Line secured loan solution.







## Equipment Line

### HOW IT WORKS

GE Equipment Line provides an amortising line of credit facility that is secured against eligible equipment assets. Once the limit is approved, you can draw down additional funds up to the available limit to support equipment purchases when you need to make them.

With GE Equipment Line, you have a flexible and transparent revolving loan facility that simplifies the management of your equipment funding. GE Equipment Line is designed to unlock the equity within equipment assets for any worthwhile business purpose.

### HOW YOU BENEFIT

There is no need for new approvals if you are drawing down funds within your approved limit – just send in your invoices to secure the funding. It particularly suits businesses which have significant equipment assets, and require flexibility to trade in and out of assets.

- You can swap assets in and out of your facility without having to restructure your facility
- One statement gives you full visibility of all assets within the facility
- You can split your facility between fixed and variable interest rates – to provide both certainty of repayments over the long term while also allowing for flexibility
- You have the reassurance of certainty of funding over the long term – with facility terms from 3 to 10 years available
- With a variable rate facility, you can make prepayments into your equipment line facility at any time to reduce the interest you pay



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GEC understands our asset value and business structure far better than traditional asset financiers. Many financiers sometimes struggle to provide funding as our goal is to extend the life of our assets and often we already own them outright. They do a significant amount of due diligence and get the fact that our assets have a longer working life than a traditional finance contract allows. For us, releasing equity in our assets is forward thinking and allows us to strengthen our balance sheet.

GREG WESTAWAY, GREGORY'S TRANSPORT



## Operating Lease

### HOW IT WORKS

GE Capital Operating Leases are designed to help you maximise your liquidity, optimise your balance sheet, help manage your cash-flow, and minimise your risks of in-life and end of term asset ownership.

### HOW YOU BENEFIT

An Operating Lease provides a simple, straightforward financial solution to funding your equipment, allowing you to invest in core business operations. Monthly payments may be lower than a traditional loan, resulting in a lower impact on your cash-flow. Importantly, with an Operating Lease, you can match the term of your lease to the term of an associated contract, so you only hold the assets for as long as you need them. There is also the potential for tax advantages.

## Finance Lease

### HOW IT WORKS

With a Finance Lease from GE Capital, you'll know exactly how much your repayments will be over the duration of your loan. This option provides your business with clear visibility of monthly payments. With a Finance Lease you can structure your repayments to suit your business situation including seasonal repayments or interest only periods.

### HOW YOU BENEFIT

A Finance Lease gives you certainty of cash flow impacts over the term and helps you structure repayments to suit your business.







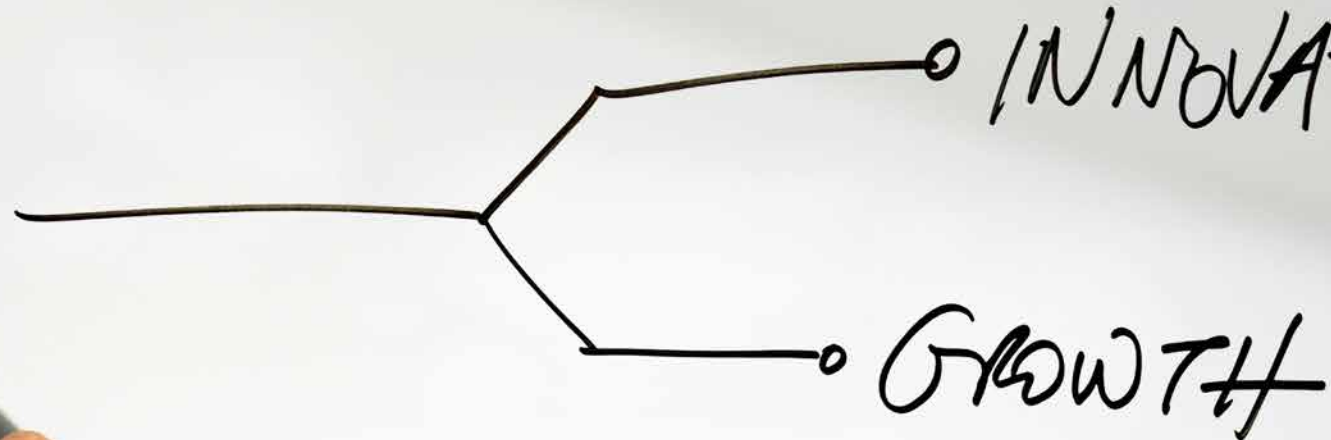
## Understanding where you stack up through benchmarking

With GE's multitude of businesses at various stages of growth, GE Capital can draw on readily available data that allows us to benchmark appropriate financial metrics for companies at different stages in the business growth cycle.

Our Equipment Finance customers benefit from a benchmarking tool we use that lets them see how they are performing compared to their peers, and also how they're performing year-on-year. Understanding our customers' businesses is at the heart of what we do... and this benchmarking tool allows us to do just that.



# STRATEGY



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The goal of our Access GE initiative? It's simple. We want to bring the entire GE toolkit to our customers – and make them more successful. It's about giving our clients the insights and information that will have the biggest impact on their bottom line.

JEFFREY R. IMMELT, CHAIRMAN AND CEO, GE

TARGET  
MARKET  
SHARE



GROWTH %

## Access GE taps into the insights and expertise of the global GE network

When it comes to running a successful business, finance is just one of many challenges companies face. That's why, 10 years ago, we launched Access GE. Access GE allows clients to tap into our unique insights, tools and best practices. Simply put, this incredible service amplifies our clients' existing expertise with the worldwide industrial & technological experience of GE.

As a leading global industrial company, we're able to understand your business. Like you, we manufacture, engineer, sell, research and innovate new products and services. We work hard to understand the markets and industries where we operate. And if we can share our insights and experience to grow our partnership, why wouldn't we?

### SOLUTIONS THAT GO BEYOND FINANCING:



#### Client Tailored Engagements

Working with our customers to identify their most pressing business needs, the Access GE team harnesses the scale and scope of GE's businesses globally to share what we've learnt over the years and help our customers grow.



#### Customer Education

Learning is core to the foundation of GE's culture, with over USD\$1billion invested globally each year on training and development programs for employees, future leaders and executives.



#### Digital

The Access GE Portal provides 24/7 exclusive login access to GE publications, a community of GE experts and a wealth of content from external thought leadership partners.



#### Events

Throughout the year, GE Capital customers receive exclusive invitations to Access GE events such as Executive roundtables, business summits, training workshops and industry seminars.





## We're in the business of knowing yours

At GE Capital, we appreciate that every company works differently. What's more, we know the challenges businesses face because like you, we're also in business. That's why our dedicated team works closely with you to understand your business goals and objectives. Our representatives are experts in the markets they serve and the lending solutions they offer.

MANAGING CASH FLOW	FINANCING BUSINESS GROWTH	BUSINESS SERVICES
<ul style="list-style-type: none"> <li>• Fleet Leasing</li> <li>• Import finance</li> <li>• Inventory and Floor Plan Finance</li> <li>• Receivables Finance and Invoice Discounting</li> </ul>	<ul style="list-style-type: none"> <li>• Acquisition and Growth Finance</li> <li>• Leveraged and Sponsor Finance</li> <li>• Corporate Aviation Finance</li> <li>• Energy Financial Services</li> <li>• Equipment Finance</li> <li>• Healthcare Financial Services</li> <li>• Restructuring and Refinancing</li> <li>• Retail Finance Programs</li> </ul>	<ul style="list-style-type: none"> <li>• Asset Management</li> <li>• Fleet Management Services</li> </ul>

To find out more visit [GECapital.com.au](http://GECapital.com.au) or call 1300 352 513





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