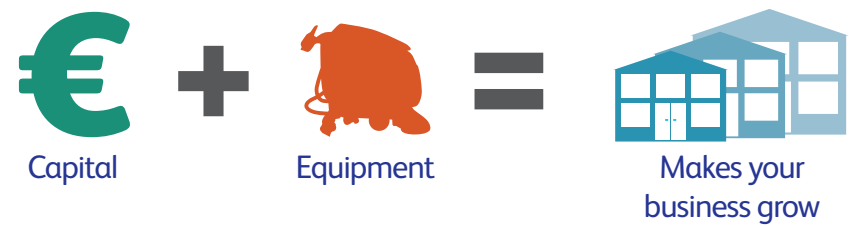


Build a better business with smarter cash management



Capital starts a business and keeps it growing. Equipment lets the business do its job more efficiently and competitively. Both are essential. Holding on to both of them often requires considerable effort and the right financial solution. Keep your capital and acquire the equipment you need — by contacting Diversey.

An Irresistible Alternative to Ownership

Through Diversey you pay for equipment use out of your operating budget, not from capital reserves. And, at the end of the finance term, you can often buy the equipment for a fraction of the original cost, upgrade to newer technology, extend the finance term or return the equipment.

The vast majority of companies utilize some form of equipment financing. This number will continue to grow as more and more businesses discover the vast array of flexible financial solutions available in today's marketplace.

Is financing right for you?

What is right for your business: a flexible financing structure or outright purchase? When deciding there are a few key questions worth considering. What will the TASKI equipment value be at the end of the economic life cycle? Will it remain functional or become obsolete before the end of its useful life? Could your capital or credit line be better used elsewhere, for example to leverage your financial returns?

Diversey is able to offer the products and services that will meet your business goals and keep you competitive.

Our team of professionals are ready to answer any questions you may have or assist you with your next transaction. To find out more about the benefits of acquiring your TASKI equipment please contact your dedicated TASKI representative.



Diversey has been, and always will be, a pioneer and facilitator for life. We constantly deliver revolutionary cleaning and hygiene technologies that provide total confidence to our customers across all of our global sectors. Headquartered in Charlotte, North Carolina, USA, Diversey employs approximately 9,000 people globally, generating net sales of approximately \$2.6 billion in 2017.

For more information, visit www.diversey.com or follow us on social media.



www.diversey.com

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Discover the value of financing



7 good reasons to select our financing solutions

Your finance and machines are closely intertwined, so why not choose to let us conveniently handle both of them for you? Diversey is able to deliver financing options tailored to your business, a specialised global industry financial solutions provider. Now you can obtain the cutting-edge equipment and no longer have to rely on your own capital or alternative financing sources. There are plenty of good reasons to choose our financial solutions:

- 1

Hold on to your cash

You can acquire the TASKI equipment you need with virtually no cash outlay. In most cases, all you need is a small down payment, or one payment in advance.
- 2

Keep your existing credit lines open

Unlike traditional lending, financial products will not affect your bank credit lines. Your other capital resources remain intact and accessible to subsidise growth or meet operational needs.
- 3

Be smart – be flexible

From flexible payment schedules to add-on equipment requirements during the life of the equipment, financial solutions are variable to adapt to just about any business situation.
- 4

Get the technological edge

Using the latest TASKI equipment technology can give you a decided edge in job site efficiencies. But, today's equipment can look obsolete when compared to tomorrow's technology. Why settle for yesterday's level of efficiency? Working through Diversey lets you upgrade to new and better equipment anytime during or at the end of the equipment contract term
- 5

Enjoy tax benefits

Depending on the type of finance product you select, your payments may be treated as a fully deductible operating expense. For a business needing to shelter income, this can be a huge benefit.
- 6

Go with the flow – cash flow!

The flexible financing options let you schedule your payments to fit fluctuations in cash flow. For businesses tied to seasonal fluctuations, your TASKI equipment agreement can be structured to provide seasonal payments when you have income. And, for other situations that have fluctuating revenue streams, lower monthly payments when revenue drops, and higher payments when your business is at its peak combined with skip payments during those really slow months, may be the best use of cash reserves.
- 7

Flexible end-of-term leasing options

We structure all of our products to put you in control. At the end of your agreement you can choose to keep on leasing the same equipment, lease new equipment or return the equipment. It's up to you. You make the choice.

Get the TASKI advantage with a tailor-made financial solution

Diversey offers a wide range of financial solutions designed to meet the varying needs of your business. Some of the most popular lease options are featured below. Take a moment to review them and call us for additional information or with any questions you may have

Hire Purchase

With a Hire Purchase option your company can purchase the equipment for an amount specified at the beginning of the contract.

Features

- Level monthly payments
- Option to purchase for a fixed price
- Payment of equipment over time

Benefits

- Fixed cost aids budgeting
- Operational ownership
- Conserves working capital

Alternative flexible options:

- Monthly or quarterly payments
- Variety of end-of-lease options
- Break-out options
- Balloon payments
- Step-up or Step-down payments
- Deferred payments and skipped billings
- Seasonal schedules
- Inclusion of service, maintenance and/or insurance in monthly payments

Contract Hire / Operating Lease

With an operating lease your company pays rent for equipment use and has alternative options at the end of lease.

Features

- Level monthly payments
- At the end of lease you may extend the lease, upgrade to a newer model or return the equipment.
- You may claim payments as expense (subject to advice of your accountant)
- Pay only for equipment use
- May provide planned replacement
- Service can be included

Benefits

- Fixed costs aid budgeting
- Operational ownership
- May provide tax benefits
- Conserves working capital
- At term end, equipment may be replaced with new unit
- Lower monthly payments

A quick and easy process

We offer you the benefit and convenience of affordable finance in one clear package. In most cases, just one phone call is all it takes to get the process started. Depending on the transaction size, credit approval can take place in the same day and if you have an existing line of credit, it is even faster.

