Fujitsu Financial Services
Innovative Financing for Dynamic Infrastructures

shaping tomorrow with you

financial services
FUJITSU
Convincing arguments for IT financing with a partner you can count on

Fujitsu Financial Services helps you acquire tomorrow’s technology today. With our unique and tailor made financial solutions we address shrinking budgets, transfer technology risk, and disperse financial risk.

Success is a question of financing. For international corporations, medium-sized firms, small partnerships or the public sector, the freedom to spread costs over time helps improve liquidity and allows you to maneuver within your budget, enabling you to acquire a bigger solution than you could afford with an outright purchase. We will work with you to create a financial solution that is customized to meet your individual requirements and that covers the entire lifecycle of your Fujitsu investment. The following solutions represent just a few examples. You can obtain more information, or a specific quotation, from Fujitsu Financial Services or one of our sales partners.

**Operating Lease**

The leasing contract with residual value
The contract is drawn up in a way that is neutral in terms of its effect on your balance sheet (in accordance with either IAS or US GAAP). You pay for the period for which the system is in use. The risk in terms of residual value or remarketing is assumed by Fujitsu Financial Services.

**International Master Lease Agreement**

Providing consistent solutions in multiple countries
Multinational corporations can benefit from our Master Lease Agreements. We take care of country-specific adaptations of terms and conditions as required. This allows you to deploy and manage your IT in a standardized and coordinated fashion, whether it is your offshore datacenter in India, your growing sales office in New York, or your new mobile workforce in London.

**Tech Refresh**

The flexibility to regularly upgrade to the latest state-of-the-art technology
Tech Refresh allows you to regularly upgrade or refresh your IT infrastructure with the latest equipment, while remaining within an existing budget. There are no extra charges and the terms are of variable duration. Tech Refresh is an optional element of all our financing solutions, and enhances flexibility while optimizing and safeguarding your budget and cost planning.

**Dynamic Capacity**

Pay for what you use
Organizations today require maximum agility, flexibility, and scalability in their datacenter; their IT environments must reflect and replicate this flexibility to ensure maximum support for ever-changing business requirements. With dynamic capacity solutions, server and storage capacities can be activated or deactivated as you require. Only those capacities actually used give rise to expenses.
Migration/Consolidation Plan

Creating scope for your IT consolidation
In many sectors, consolidation of available server and storage platforms is given top priority. But investment in existing IT infrastructure frequently hinders rather than helps progress. Migration Plan is a combination of various financing models that facilitates IT consolidation and comprises of (for example) a thorough audit of the existing base; proposals for migration; buyout of existing equipment; remarketing of used equipment or disposal in accordance with relevant regulatory environmental protection standards; followed by attractive financing and leasing concepts for the new systems. All in all, your costs are calculable, handling is simplified, and you can utilize new technology. You retain your competitive strength while reducing your TCO and create new opportunities for your organization.

Price-Per-Seat

Payments based on the number of users
Price-Per-Seat allows for the total costs of all your hardware, software, installation, training, maintenance and servicing costs to be calculated based on the number of people using the facilities. This option is ideal for expanding businesses and organizations that cross-charge departments for their IT services, as it allows you to scale your client installations with the increase in users.

Sale & Lease Back

Benefit from the use of technology without the chains of ownership
This solution helps optimize the discrepancy between the time for which equipment is actually used and the period scheduled for amortization at the time you are considering upgrading your IT. By selling existing equipment at pre-agreed prices and subsequently leasing it back, you can manage your costs better while enjoying all the benefits of leasing. The scheduled replacement of equipment over time enables you to benefit from new technologies in a cost-effective way.

Deferred Payments

Buy now, pay later
Acquire tomorrow’s technology today, with tomorrow’s budget. Deferred payments for up to 12 months and payment holidays allow you to better plan your budget and optimize your IT expenditures. Critical times such as year-end or quarter-end budget lockdowns can be overcome with deferred payments.

IT Buyback & Trade-Ins

Creating and releasing funds for new investment
With attractive offers for your used equipment, we help improve your liquidity for the acquisition or financing of new high-performance systems. Creating budgets where none may exist, this cash injection may overcome barriers for new IT investments.
Financing is the golden component of your IT investment decision

There are many reasons to choose IT financing over cash purchase and ownership, especially in difficult economic times. Leasing and financing from Fujitsu Financial Services can accelerate the acquisition of mission-critical IT in times when flexibility, transparency, and affordability are written big. We can transition fixed costs into variable costs, thereby allowing you to conserve your capital. Financial solutions can help create budget where none existed, turn upfront costs into affordable payments, protect against technological obsolescence, and disperse financial risk. We give you a peace of mind, leaving you to concentrate on your core business.

Advantages of financing at a glance

- Protection against IT obsolescence.
- Free up capital & credit lines for use in other business-critical areas.
- Spread costs over the life of the project while considerably reducing TCO.
- Shift fixed costs (CAPEX) into variable costs (OPEX).
- Financing enables faster approval process & improved budget planning than capital expenditures.
- Disciplined equipment replacement increases productivity, flexibility, and competitive edge.
- Environmentally sound equipment disposal improves your green footprint.
- Finance payments are treated as an operating expense and are fully tax-deductible.
- Off balance-sheet accounting improves liquidity and key financial metrics.
- Financing from a single source, independent of your bank.

Please feel free to contact us if you would like to find out more about Financial Services.

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Fujitsu Financial Services offers a complete portfolio of financial solutions enabling the planning, transitioning, acquiring, managing, and retiring of your dynamic IT infrastructure. Our strong global presence allows us to provide financial solutions in all key international markets through our presence in over 50 countries. We partner with Macquarie Equipment Finance, a leading global IT financing provider to offer custom solutions based on customer, local, and regional requirements.