



Extend your resources

empower your science

**Equipment Leasing and Financing Options
offered by Thermo Fisher Scientific**

ThermoFisher
S C I E N T I F I C

The world leader in serving science

At Thermo Fisher Scientific,
we won't let **equipment financing**
stand between you and
your next great discovery.



Thermo Fisher Scientific is your partner for the best laboratory products and analytical technologies available, plus the unique financing options you need to accelerate success in science or industry.

Cost-effective financing designed for each individual customer is key to any successful capital equipment solution.

Thermo Fisher Scientific understands not just your advanced technology and application requirements, but the business challenges you face when financing your critical equipment assets. For decades, we've worked closely with businesses, hospitals, universities and the public sector to provide flexible financing terms to support their successful operations.

If you are looking for innovative financing models, accelerated ROI, technology protection or cash flow management, our financing options can help meet your budgetary needs and objectives.



Finance Plans for **Universities and the Public Sector**

Our Financial Services team understands the unique requirements of procurement procedures for the public sector. We can offer competitive rates, and tailor repayment terms to complement funding schedules.

We're happy to discuss with you the best finance program to meet your requirements, including:

- Quarterly, semi-annual or annual payment terms
- Deferred payment plans
- Flexible payment terms, including "balloon" payments



"At Thermo Fisher Scientific we are proud of our mission, which is to enable our customers to make the world – healthier, cleaner and safer. Our lease and finance programs offer our customers a solution to acquire the equipment they need to make this happen."

Marc Casper
President and CEO,
Thermo Fisher Scientific

Leasing Options: **Conserving Your Capital**

As a corporation built by scientists, Thermo Fisher Scientific understands your business. Whether you need diagnostic equipment, a mass spectrometer, centrifuges, XRF analyzers or any of the thousands of products and consumables you need for your daily operations –Thermo Fisher finance professionals have the expertise and industry insight that can help you meet your financing needs.

Our standard leasing terms range from 24 to 60 months on a variety of lease structures including the following:

- **Fair Market Value Lease**

This option offers the lowest monthly payments and addresses any concerns about equipment obsolescence by providing three choices at the end of the term:

- >> Return the equipment to Thermo Fisher Scientific and upgrade to new technology
- >> Purchase the equipment via an independent third party at its Fair Market Value
- >> Continue to lease the equipment

- **Lease/Hire Purchase**

At the end of the lease term, you purchase the equipment for a nominal fee.

- **Total Work-Flow Solution Lease**

One convenient monthly payment that includes the equipment, consumables, service agreements and financing. This type of lease is generally set for a minimum of three years.

- **Master Lease**

This program includes a pre-approved line of credit for acquisitions made throughout the year, with a simple one-page schedule for each additional product or investment.

- **Emerging Credit**

A structured lease program for development-stage companies supported by venture capitalists and designed to help conserve your precious working capital.



Lease from Thermo Fisher Scientific for these **Great Benefits:**

Leasing can offer numerous financial advantages, whether you're a multinational corporation or a start-up.

- **Immediate use of the equipment**

Leasing enables you to immediately begin using the equipment at a set monthly payment.

- **Fixed payments**

By locking in your payments up front, you can avoid fluctuating interest rates and future inflation risk.

- **Conservation of capital budget and preservation of credit**

Since your money and credit lines are not tied up in equipment costs, capital is available to spend in other essential areas, including personnel, supplies and training.

- **Flexibility**

Select a payment plan that best fits your budget.

- **Technology refresh**

You can make technology upgrades at any time during the term of the lease as new technology becomes available through Thermo Fisher Scientific.

- **Tax and accounting benefits**

Your lease payment may be tax deductible depending on the type of lease selected. Your accountant or tax attorney can advise you.

- **Generate positive cash flow**

Leasing can offer accelerated ROI by generating income more quickly through deferred equipment payment plans. Also, fixed monthly payments simplify budgeting during the term of the agreement.

- **Easy to grow**

With a Master Lease line of credit you can easily add equipment throughout the year with a simple one-page lease schedule.

Please note: Not all products and services are offered in all European Countries. All financing provided is subject to credit approval.