

The Benefits of Leasing

CIT Office & Technology Finance makes it easy for you to acquire, manage and control your technology assets. Our innovative products and services can help you reduce your total cost of ownership.

Avoid Technology Obsolescence – Leasing equipment versus owning it can help protect against the risk of advancing technology, which can render equipment obsolete.

Bundled Solution Financing – 100% of your technology requirements (hardware, software, services, installation, etc.) may be bundled into a low, fixed monthly payment.

Conservation of Working Capital – Leasing helps free up your cash and working capital lines for core needs such as business expansion, increased marketing or seasonal cash flow needs.

Reduction in Upfront Costs – Conventional bank financing typically requires a minimum down payment. With leasing, there is minimal or no down payment required.

Flexibility – CIT can structure the terms of your lease contract to accommodate your current business needs, as well as any sudden or unexpected needs that may arise in the future. When the lease ends, you can choose to return or purchase the assets, or renew the lease for a shorter term.

Easy to Budget – Fixed payments are predictable and are locked in based on today's dollars so inflation does not affect payments in the future.

Asset Management – Leasing and Asset Management go hand in hand. The often-exhaustive process of buying, maintaining and disposing of technology can distract valuable IT resources from mission critical priorities.

Preserves Bank Lines – Leasing keeps bank credit resources available for major capital needs while providing an additional source of financing.

**CIT Office & Technology Finance -
Innovative Solutions to Grow your Business**

