



Leasing Solutions from Oracle

ORACLE FINANCING DELIVERS THE FOLLOWING BENEFITS:

- One-stop hardware, software, and services financing
- Up to 100 percent financing available, including software- and service-only financing (no minimum hardware amount)
- Low, competitive interest rates
- Streamlined, simplified application and approval processes
- Existing credit lines and working capital preserved
- Flexible repayment schedules map timing of deployment or ROI model
- Lower total cost of ownership
- Conversion of capital outlay into operational expenditure
- Improved taxation and accounting efficiency

Leasing—The Affordable Advantage

Leasing has long been recognized as the most affordable option for acquiring hardware. Oracle's flexible solutions provide the lowest cost of entry for acquiring the technology you need now while conserving budget for other needs. With financing or leasing you stretch your IT budget, and turn a large up-front expense or investment into affordable periodic payments.

Oracle Financing solutions can cover up to 100 percent of your entire technology needs including third-party software, consultancy services, and hardware—in a single financing plan. Leases can be built around your business needs, structured with monthly, quarterly, or annual payments—or a structure customized to synchronize with business objectives.

Oracle Financing and Leasing Solutions for all Organizations

Oracle Financing offers solutions to organizations of all sizes and types. We provide competitive payment solutions to companies ranging from Fortune 1000 to fast-growing, midsize businesses and public sector organizations. Even financially strong organizations, which traditionally fund new technology as a capital expense, use vendor payment options to maximize liquidity and avoid drawing vital resources away from core business investment.

Leasing mitigates the risk of obsolescence while giving businesses flexible tech refresh options and upgrade opportunities. Companies use the hardware and software assets for as long as required without capital outlay and, often times, without having to record them on the balance sheet.



New Credit Lines Preserve Working Capital and Tax Efficiency

Oracle provides businesses with an alternate credit line, allowing them to conserve working capital for strategic investment use. Leasing may also improve tax and accounting efficiency. Payments can sometimes be offset against taxable profit as operating costs, and additional tax relief may be available on interest charges.

Oracle Financing Expertise

Oracle Financing offers payment plans in more than 60 countries. We have more than 20 years of experience including software and services financing, with a streamlined approval process. Combined with the innovative offerings from the former Sun Microsystems Global Financial Services, Oracle Financing offers a variety of competitive leasing and financing programs that are perfect for systems solutions. Now customers can cut cost of ownership over the entire product lifecycle through lower up-front costs, flexible terms, and a range of end-of-term options.

For More Information

Go to: oracle.com/financing

Or call 1.650.506.2020

ORACLE®