



## ► Discover the benefits of financing

**ThermoFisher**  
SCIENTIFIC

The world leader in serving science

Here are some of the best reasons to finance your equipment needs!

### **Use of the Equipment**

Equipment Finance provides you with the use of the equipment for an agreed-upon monthly payment—so you're able to pay as you use.

### **Potential Tax & Accounting Benefits**

Depending on the structure and accounting treatment, you may qualify for tax deductions and off-balance sheet treatment, which can assist you in acquiring the equipment you need while staying within capital constraints and maintaining compliance with bank and other covenants.

### **Technology Refresh**

You can make technology upgrades at any time during the term of the finance as new technology becomes available through Thermo Fisher Scientific. Keep up with our latest technology with flexible re-finance options that are hard to find elsewhere.

### **Flexibility**

You can select a payment plan that best fits your budget. Your Thermo Fisher Financial Sales Representative will help you structure the 'right' transaction.

### **Conservation of Capital Budget**

Since your money is not tied up in equipment costs, you are free to spend it on other items, such as supplies, personnel, and training.

### **Fixed Payments / Easier Cash Flow**

Repayments are fixed for the agreed term, allowing greater certainty around budgets plus reducing future inflation risks

### **Preserves Credit**

Leasing doesn't tie up your line of credit, and our solutions generally allow for longer terms and less security compared to other banks and financiers – so you have more capital at your disposal when you need it.

### **Longer Terms**

Financing terms from 12 to 84 months are available. In contrast, most banks will only lend money over a short term, usually 12 to 36 months.

### **Easy to Grow**

With an optional Master Agreement line of credit, you can easily add equipment throughout the year with a simple finance schedule document.

### **Simple End-to-End Process**

From quoting a solution to meet your requirements through to settlement and customer service afterwards, our simple process allows you to enjoy the benefits of finance with minimal time investment and fuss.



## ► A partnership with De Lage Landen



### Who are De Lage Landen?

Founded in 1969 and a wholly-owned subsidiary of Rabobank – considered to be among the top 10 safest banks in the world with the highest credit rating of all privately owned banks – De Lage Landen specialises in equipment financing programs for partners like Thermo Fisher Scientific in more than 35 countries worldwide. For more information, please visit [www.delagelanden.com](http://www.delagelanden.com)

For more information contact your Thermo Fisher representative, or:

### De Lage Landen

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**ThermoFisher**  
S C I E N T I F I C

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