

Steelcase

Financial Services

Steelcase Financial Services offers flexible and convenient financing alternatives that let you create an inspiring workspace while conserving capital, preserving bank lines and reducing tax liabilities.

Wholly owned by Steelcase Inc., Steelcase Financial Services is the office furniture industry's only captive finance company. That means greater flexibility, because our goal is to build long-term, ongoing relationships with our customers and give you the best value possible.



Financing options to meet your business goals

Financing offers your business solid options for:

- **conserving capital** - Instead of tying up your money in a capital equipment purchase or utilizing bank loans, financing allows you to pay for your purchase in low monthly payments. You retain your cash to invest in your core business or in other profit-generating opportunities. Financing also can circumvent capital budget restraints.
- **protecting credit lines** - Keep credit lines open and preserve your borrowing power.
- **managing your balance sheet** - Certain types of leases may help you to better manage your balance sheet and improve your overall financial picture, including return on equity and return on assets ratios.
- **realizing tax benefits** - Certain lease structures may allow monthly payments to be treated as operating expenses and are usually fully tax deductible.
- **maximizing purchasing power** - Get what you need, when you need it.
- **increasing flexibility** - Financing gives you flexible payment and end-of-term options.

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Financial Services (Continued)

Our offerings and capabilities

Whatever the size or nature of your business, our experienced consultants can help you tailor financing plans that meet your explicit business goals. We also offer:

- **rapid approvals** - Enjoy minimal paperwork and quick response.
- **easy add-ons** - Easily add product to your Steelcase Financial Services Master Lease.
- **one-stop shopping** - Bundle your work environment and the office equipment you need into one convenient financial solution.
- **fixed-rate financing** - Your payment remains the same throughout the financing term.
- **minority-owned enterprise financing option** - You may finance your work environment through our alliance with a certified Minority Business Enterprise (MBE) lessor.
- **Customer Advantage website** - Access your account information online 24/7.
- **global financing** - We provide financing alternatives and expertise throughout the world.
- **GSA financing** - Lease options are available for the Federal Government through our current GSA Federal Supply Schedule.
- **ReMarket™** - Quality pre-owned products are available through our off-lease program.

Financing and leasing plans are available for contracts **as low as \$5,000**, with terms ranging from 24 to 60 months. Eighty-four month term is available for investment-grade or equivalent credit. All lease applications are subject to our standard credit underwriting criteria.