

# Why Apple Financial Services Commercial Credit?

Apple Financial Services allows businesses to finance the acquisition of hardware, software, and services. With today's fast pace of change, staying current can be costly. That's why Apple created a comprehensive program that lets you use the latest equipment without the risks and capital outlay associated with technology ownership.

## Total Financing Solution

Our program allows businesses to finance from \$1,000 to multimillions of dollars of equipment from Apple and other technology companies. It's a convenient, single source for a total technology financing solution. We can help your business acquire the equipment and services necessary to become more profitable.



## How financing can boost your business performance.

Nothing in this kit should be construed as tax, accounting, financial or legal advice. Please consult your own professionals for such advice.  
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**Financial Services**  
Commercial Credit

Most Fortune 500 corporations finance equipment purchases – even when they can easily pay cash – because financing is a sophisticated tool for enhancing productivity and operating performance.

**All of our financing options offer important benefits:**

- Get what you need quickly. Approval for low monthly payments typically does not require the long internal cycle of an outright purchase, so you can put the equipment to work right away.
- Financing gives you convenient, affordable access to the latest technology to boost your productivity.
- A low monthly financing payment instead of a total purchase price frees up your cash and credit lines for other important business needs or emergencies.
- Enjoy the convenience of one-stop shopping. Our competitive proposals combine the products you need with the most affordable way to pay for them. You can often include additional costs such as freight, installation, software, tax, and maintenance contracts.
- Get flexible payment options. Customized payment plans are available to help you overcome budget constraints and match your revenue and cash flow patterns.

**Some options allow you to:**

- Minimize risks. Leasing allows you to pay for the use of equipment over time, as you are using it, freeing up cash and credit lines for profit-generating activities. And you can quickly take advantage of the latest advances in equipment, with minimal financial impact or risk.
- Take advantage of upgrade or trade-in opportunities. You can easily upgrade or add new equipment at any time, as your business needs change and new technology is developed.

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