



EskoArtwork Finance

Financing tailored to your needs

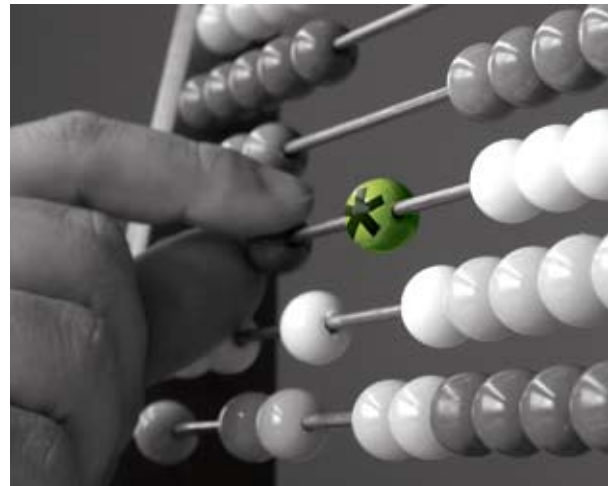
EskoArtwork Finance offers a range of flexible financing solutions. It provides you with all-in financial solutions for all your hardware and software investments.

Why financing?

Financing is often the best solution. You immediately benefit from new technology and solutions. However, you pay for it over time. Financing lowers the financial threshold to acquire the next generation of new technology. Increased revenues and efficiencies provide a fast return on investment.

Financing means freedom:

- It frees your working capital and investment budget. You can allocate cash for other investments.
- Your cash-outflow better matches your cash-inflow generated by the revenues you get from using the new technology.
- In the case of a subscription for software projects (see further) you benefit from the “off balance sheet” treatment of your investment.



Why EskoArtwork Finance?

- You have **one single counterpart** for your commercial, technical and financial solutions: EskoArtwork.
- The financing offered by EskoArtwork Finance is an **all-inclusive package**. Apart from the hardware and/or the software it may also include training, project management, consulting, maintenance etc.
- The EskoArtwork financing **does not burden your credit lines** you have negotiated with your financial institutions.
- EskoArtwork Finance offers you financing at a **fixed interest rate**. There are no surprises during the repayment period caused by interest rate fluctuations. It makes budgeting easier for you.
- In the case of financing of “hardware projects” EskoArtwork Finance offers you a **grace period**. This enables you to overcome the start-up phase and begin paying when the new technology is fully implemented and operational.

What are the EskoArtwork Finance options?

Financing for software projects

For all software projects above 10,000 Euro / 15,000 USD EskoArtwork offers long term financing. This unique financing program is built on monthly or quarterly payments and can be extended up to four years. It includes all related computer hardware and services such as training, installation and maintenance.

EskoArtwork offers

- 0% Financing (under certain conditions)
- Financing at market interest rates
- Subscription "You can try out our software and step out whenever you want".



Financing for hardware projects

EskoArtwork provides long term financing for all hardware based investments, including related software and services. Projects starting from 40,000 Euro / 60,000 USD or more are entitled for this financing program. First payment is required six months after delivery of the equipment, and further payments are scheduled on a half-yearly pace.

EskoArtwork offers

- Financing at reduced interest rate (under certain conditions)
- Financing at market interest rates. The interest rate is fixed at the time of the agreement.

For more information: financing@esko.com