

NEW SEASONAL REPAYMENTS TO BOOST YOUR CASH FLOW

Increased financial flexibility adapted to your sales cycles

Like most activities that involve working outdoors, the chances are that your business is slower at certain times of the year. With your cash flow in mind, the new Terex® Seasonal Capital Repayments programme offers you the ability to offset seasonal financial challenges and take your business to the next level.

AERIAL ACCESS: A SEASONAL BUSINESS

In the same way as the tourism, agriculture and hospitality sectors, aerial access is a seasonal business. Financially speaking, for many rental companies operating in Europe, the Middle East, Africa and Russia region (EMEAR), this often leads to a mismatch between seasonal income and expenditure. Depending on a company's geographical location, this financially challenging period occurs at different times of the year. In northern European countries, the low season generally coincides with the cold, wet winter

months, from November to March. In other parts of the region, income tends to decrease in May due to recurrent bank holidays, or from July to August, due to a combination of extremely hot temperatures and reduced resources during annual summer vacations.

“After investing in new equipment during the high-season, when business slopes off, finding the right balance between decreasing revenues and paying fixed costs is a common issue for many rental companies. The new Terex Seasonal Capital Repayments programme aims to help customers plan their investments in advance with a financing schedule that provides the extra support they need to sustain their cash flow when their business needs it the most.”

Stuart McDowall,
European Director, Terex Financial Services (TFS)



YOUR BUSINESS IS EVOLVING.
SO ARE WE.

Genie
A TEREX BRAND



SUSPENDED MONTHLY REPAYMENTS SCHEDULED TO SUPPORT YOUR NEEDS

When you contact a Terex Financial Services (TFS) specialist about financing Genie® equipment, the new Terex Seasonal Capital Repayments programme can be tailored to fit your specific business needs. Adapted to suit your sales cycles, this new financing opportunity will allow you to pay less at those slower times when you need extra cash-flow to sustain your activity or invest to expand your business... and pay the difference when your business hits its forecast high. To find out more, please contact your local Genie sales representative or a TFS expert at Terex.FinancialServices@terex.com

Example: Terex Seasonal Capital Repayments financing 60 months hire purchase starting in May*

Borrowed Amount	High Season Monthly Repayments 9 months	Low Season Monthly Repayments 3 months (Dec to Feb)	Total Annual Cash Flow Benefit Low Season (Dec to Feb)
€340,317 (£300,000)	€8,398 (£7,317)	0	€18,854 (£16,427)



*All finance arranged exclusively through Terex Financial Services and funded through Terex Financial Services' third party finance partners. Additional terms & conditions apply, subject to credit status. Programme is subject to change or cancellation without notice and cannot be combined with any other offers or special pricing.