

KUBOTA Finance



Introducing
KUBOTA Finance:
direct, easy and
affordable

For Earth, For Life
Kubota

Introducing **KUBOTA Finance:** direct, easy and affordable

Kubota Finance is dedicated to helping you offer the best value agricultural, construction or groundcare equipment to your customers.

If Kubota machinery is part of your business, Kubota Finance will help you and your customers prosper by:

Facilitating superior machinery

Kubota machinery is recognised as industry-leading across Europe. By integrating Kubota Finance with your sales package, you can make it easier for customers to afford high quality, reliable equipment from Kubota, and operate successful businesses.

Enabling business success

Kubota Finance is backed by BNP Paribas, one of the largest banks in Europe with an excellent track record of stability - providing funding even during times of recession. This consistency means you can trust us to provide secure, competitive finance solutions.



BNP PARIBAS

Finance options to meet **every** customer need

Your customer can choose between **four finance products** which can all help to support specific business objectives.

Each one is based on regular payments to suit your customer's budget, but offer different benefits to suit a variety of financial situations.

Hire Purchase

- **Puts your customer in complete control.** They decide how much deposit to set down, how long the contract lasts, and the value of their regular payments. At the end of the contract, they own the machinery*.
- **Offers long-term stability** because repayment amounts won't change over time. The interest rate remains constant, making it easier to budget throughout the term of the agreement. In addition, your customer may be able to claim the value of their Kubota machinery as part of the Annual Investment Allowance, reducing their tax liability.

Proudly supporting your business

Kubota Finance is the smartest way to help your customers choose Kubota machinery. By partnering with Kubota Finance, your business will benefit from expert support, attractive price promotions and our dedication to bringing you continued business success.

Get in touch

We're only a call away. Feel free to contact us to see how we can help you offer maximum value to your customers.

☎ 0345 602 5482

✉ kubotasales@kubota-finance.com

Operating Lease

- **Reduces risk to your customer** if they don't wish to own the machinery. At the end of their agreement, your customer returns the equipment to you** and is free to start a fresh hire agreement with new Kubota equipment.
- **Minimises upfront and total costs.** No deposit is payable, and the total amount your customer pays will take account of the machinery's residual value, not solely its new value. They can significantly reduce their overall investment and still benefit from new equipment.

Contract Hire

As Operating Lease, but with an additional benefit:

- **Makes service and maintenance easy.** This cost is included in your customer's regular fixed payment, offering extra convenience and peace of mind.

* Subject to payment of an option to purchase fee

** Subject to underwriting, documentation and the dealer's own offer to buy back.

Finance Lease

- **Keeps rental payments low.** Finance Lease helps your customer avoid a large upfront deposit by allowing them to spread the VAT cost over the term of the agreement. Payments can normally be offset against taxable profits too, making Finance Lease an efficient option.
- **Offers end-of-contract flexibility.** At the end of the agreement, your customer has three options: they can sell the equipment and use some of the proceeds to fund a new asset, return the equipment, or extend their agreement and continue to use it.



A focused, knowledgeable team

Every member of Kubota Finance has excellent product knowledge and financial experience. The office based sales team is available to provide comprehensive information about Kubota equipment and structure finance quotes whenever you need them. You can also get advice and support from your regional representative, who is on hand to attend customer visits and help you conclude sales.

Flexible help for prosperous business

Kubota is passionate about supporting business development. Agreements with Kubota Finance are designed with this in mind, making it easier for you to stock and consistently sell machinery. We're experienced in asset finance, so we understand the need to make rapid decisions and pay your invoices promptly. You'll find that our excellent sales support teams make these processes hassle-free.

We also understand the need for flexibility, and work directly with you to develop bespoke sales quotes that can:

- Help your customer replace old machinery with new Kubota machinery, at the same repayment level
- Help to make a Kubota machine more attractive than a competitor's equivalent
- Be structured to sell a specific Kubota range or machine



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