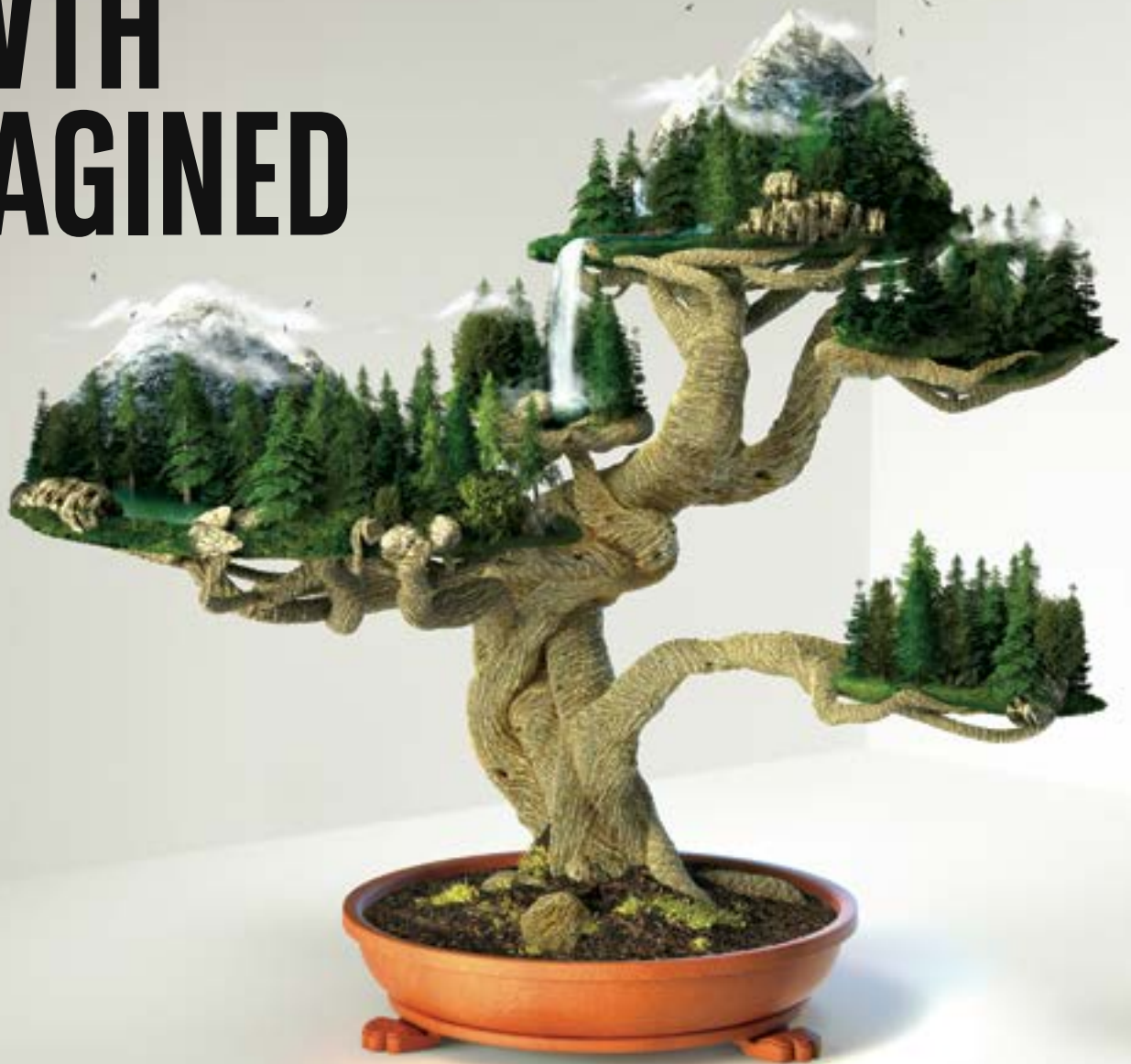


# GROWTH REIMAGINED



**BNP PARIBAS**  
LEASING SOLUTIONS

Business is ON

## FINANCE DESIGNED TO GROW BUSINESS

It's time to reimagine your business growth. To become a key player in your market, you'll need a cutting-edge financial partner – one who can help you provide innovative financial solutions for your customers.

BNP Paribas Leasing Solutions is that partner.

We'll support you to succeed at every stage of your evolution. How? By using our extensive financial know-how to activate your potential. Our expert teams are proud to be at your service. As part of one of the world's largest banks, you can trust our in-depth knowledge of the financial world.

We understand how changes in the economy affect your sector, and can anticipate market trends. As a result, we know what challenges you're facing, and provide tailored solutions that keep you ahead of the curve.



**BUSINESS  
GROWTH  
STARTS HERE**



## WHY PARTNER WITH US?

We can finance your sales by providing leasing solutions and value-added services to your customer. By partnering with us, you will:



**INCREASE SALES** by offering your customer a more manageable way to buy. They won't have to compromise their needs to fit a restrictive budget.



**REMOVE RISK** involved with providing credit. We have the size and stability to take on that risk for you.



**BE PAID QUICKLY** often within 24 hours, improving your cash flow. Our responsive team puts an end to lengthy invoice terms.



**OUT-PERFORM COMPETITORS** by meeting your customers' needs in a simpler and more accessible way.



**KEEP SALES SIMPLE** because our processes are designed with you in mind. We collaborate with you to make sure working with us is easy.

# CONFIDENT SOLUTIONS FOR A STABLE FUTURE

Trust is everything when you're developing business through new or repeat sales. It's especially important when your customer is another business, whose main priority is to look after their own strategic priorities.

Your customer needs a comprehensive solution that improves their financial situation but makes their job easier too. By partnering with us, that's what you can provide. Your sales team can draw on our vast knowledge to win your customer's confidence and give you a significant competitive advantage.

BNP Paribas Leasing Solutions specialises in financial solutions for seven specific markets:



**AGRICULTURE**



**CONSTRUCTION**



**IT**



**MATERIALS HANDLING**




**PRINT AND DOCUMENT MANAGEMENT SOLUTIONS**



**TELECOMMUNICATIONS**



**COMMERCIAL VEHICLES**



We're a European leader in leasing, with nearly €29.1 billion in financed assets. Through us, you can access a huge range of services, from financial leasing to vehicle design and fleet management. And you can be sure they're all backed by the stability of the BNP Paribas group.

€ **29.1**  
**BILLION**  
in financed assets





# BUSINESS IS

You'll find that every member of our team provides top-quality service. That's because we individually embrace five key commitments, collectively ensuring that you receive the very best value as our partner. Our five commitments are:

## EXPERTISE

Our knowledge is extensive, both in finance and equipment for specific markets. By integrating these specialist areas of expertise, we can offer solutions that help you to sell more, and help your customers advance their business by buying the right assets.

## *simplicity.*

Our processes are as simple and efficient as possible, and adapted to your precise needs.

## RESPONSIVENESS

Our tools are smart and easy to use, saving you time and guaranteeing a quick, intelligent service.

## INNOVATION

From technology to financial solutions, we strive to stay at the cutting edge of the market.

## RESPONSIBILITY

We take our social and environmental responsibilities seriously, always keeping our values in mind. Together, this is how we make sure that Business is ON – for our partners, our customers and the economy.

## INTERNATIONAL PRESENCE, LOCAL EXPERTISE

BNP Paribas Leasing Solutions is a strong international company, with customers in 22 countries. Our expertise is specific to each country, so wherever you're based, you'll be supported with relevant local knowledge.

### AWARD-WINNING EXPERTISE

#### EUROPEAN LESSOR OF THE YEAR (2011 AND 2014)

This is the leasing sector's most prestigious accolade. BNP Paribas Leasing Solutions is proud to have won it twice.

### FINANCIAL SOLUTIONS SUPPLIER OF THE YEAR (2013, 2014 AND 2015)

For the third consecutive year, BNP Paribas Leasing Solutions won this title at the annual European IT & Software Excellence Awards ceremony.

### ROOTED IN A MAJOR INTERNATIONAL BANK

In a changing world, BNP Paribas is a bank to depend on. We're a leader in the Eurozone when it comes to helping customers grow their business. With 188,000 employees in 75 countries, the bank operates in two key areas: Retail Banking and Services and Corporate and Institutional Banking.

Retail Banking and Services is based in France and extends throughout the world, as a growing and forward-thinking part of the BNP Paribas Group. BNP Paribas Leasing Solutions belongs to this part of the group.

## KEY FIGURES AND AWARDS

70 years'  
experience providing  
leasing solutions

€10.6 billion  
in new business volume  
in 2015

2,800  
specialist staff

€29.1 billion  
of total assets under  
management

Present in  
22 countries

1,350  
finance applications  
processed every day

3 leasing  
contracts  
agreed every minute  
contributing to real  
economy financing



### Americas

United States

### Asia

China  
India

### Africa

Algeria  
Gabon  
Ivory Coast  
Morocco  
Senegal  
Tunisia

### Europe / Turkey

Austria  
Belgium  
France  
Germany  
Italy  
Luxembourg  
Netherlands  
Poland  
Portugal  
Romania  
Spain  
Turkey  
United Kingdom

A photograph of a construction site. In the foreground, several construction workers are seen from behind, wearing white hard hats and bright yellow-green safety vests. One worker on the right is pointing upwards with a gloved hand. In the background, a tall building under construction is visible, with a crane arm extending across the sky. A large, dark object is being lowered from the crane. The sky is blue with some light clouds. The overall scene is a busy urban construction environment.

*simplicity.*

## **A PERFECT FIT**

Every business is different. But when you're offering finance from BNP Paribas Leasing Solutions, you'll find it simple to match a product to your customer.

Our products are backed by individual support for you as a selling partner.

All the information, training and advice you need is available quickly and easily. As a result, you can be confident in providing a great fit for your customer's needs.

This is just one way in which we guarantee simplicity.

# FINANCE IS ONLY THE BEGINNING

When we say we want your business to succeed, we mean it. We're one of very few finance providers that go beyond a purely transactional relationship by offering an innovative range of extra support services.

## BESPOKE FINANCE TRAINING

We'll train your salespeople to be experts in the finance products you offer through BNP Paribas Leasing Solutions. Our 'Finance Unlocked' training programme is totally unique, and the content is personalised to you. As a result you'll find your team better able to advise your customers, and more confident when handling complex price negotiations.

## INTUITIVE, SMART TOOLS

Our innovative tools, such as SalesAid and Lease Offers, let you submit proposals and receive responses on the go – through your PC, mobile or tablet. They help your business become mobile and responsive to sales opportunities wherever they happen.

## MARKETING SERVICES

If you're selling our finance products, we'll help sell you as a provider. Our marketing team will provide all the materials and advice you need to complement and enhance your marketing activities.

## PROACTIVE REPORTS AND SALES OPPORTUNITIES

We'll give you data to help you upsell and increase customer retention. Wondering when to approach customers for an upgrade? We'll keep a proactive eye on your portfolio and let you know when their equipment might need refreshing.

# SPECIALIST KNOWLEDGE THAT BOOSTS YOUR SALES

Whatever market you're in, we aim to provide you with finance solutions that boost sales and improve business performance.


To achieve this, we specialise. Within each market we focus on certain assets and equipment, with teams who are recognised for their expertise in that field. To accentuate our specialist route to market, we organise our business into two lines:

## EQUIPMENT AND LOGISTICS SOLUTIONS

- Agricultural machinery
- Construction equipment
- Commercial vehicles
- Materials handling

## TECHNOLOGY SOLUTIONS

- Print hardware and document management
- Telecommunications
- IT hardware and software

A woman with long dark hair, wearing a bright yellow sweater, a maroon skirt, and black high-heeled shoes, is standing in a modern office hallway. She is leaning over a large, white office copier, appearing to be operating it. The hallway is brightly lit with large windows on the right side, and several other copiers are visible in the background.

# EXPERTISE

## FINANCE UNLOCKED

Our expertise is valuable, and we want to share it with you. That's why we offer innovative and customised training to all our resellers and partners through the Finance Unlocked training programme. In these sessions your sales team will learn about leasing products and the business challenges facing each sector of your market.

Equipped with in-depth knowledge and a full understanding of how finance products meet your customers' needs, your team can improve their own sales performance. Through our expertise, you can accelerate your business development.

# INNOVATION

## **SALESAID AND LEASE OFFERS**

Submitting new credit applications. Tracking your lease portfolio. Generating new finance quotes. Our SalesAid and Lease Offers applications do it all.

Available online and through smartphones, you can use these tools to find the information you need quickly and easily, in the office or when you're mobile.





## OUR MARKET-LEADING FINANCE PRODUCTS

As our partner, you have access to a range of finance products. Combine these with our asset and market expertise, and you and your customers can benefit from a real competitive advantage. Our product range includes:

- **OPERATING LEASE**
- **CONTRACT HIRE**
- **FINANCE LEASE**
- **HIRE PURCHASE**

Within Technology Solutions, we've also developed products that can help our partners deliver unparalleled customer value in a rapidly evolving environment:

- **TOTAL VOLUME PLAN** is our flagship usage-based print finance solution.
- **WE MANAGE PRINT** consolidates print hardware servicing under one simple agreement.
- **TECHNOLOGY PLAN** offers customers an intelligent way to deploy and manage their entire IT estate including software, soft costs and hardware.

## WHOLESALE FINANCE

We also offer a 'Wholesale Finance' facility, which is ideal if you're a manufacturer or import agent with your own distribution network. With Wholesale Finance, you can outsource your reseller credit lines to us. This helps minimise your risk, improve cash flow and deliver to your customer more quickly.



**BNP PARIBAS**  
**RENTAL SOLUTIONS**

## COMPLETE FLEET MANAGEMENT AND FINANCING

Through a dedicated part of our group, BNP Paribas Rental Solutions, your ideal commercial vehicle fleet can become reality.

### PERSONALISED SUPPORT FROM START TO FINISH

Our expert teams have in-depth knowledge of your market, so they're well equipped to offer advice. They can even adapt your vehicles to meet changing or challenging requirements. We'll be by your side throughout the full lifecycle, providing a comprehensive service that includes:

- **CONSULTATION** to understand your exact needs and recommend solutions, based on our links to manufacturers and the latest developments in your field.
- **DESIGN AND BUILD** by experts who understand that small details can make a big difference. With broad industry relationships, we can source your exact specifications for a tailor-made fleet.
- **FLEET MANAGEMENT** that proactively schedules MOTs, repairs, services and maintenance. Our dedicated team will even take care of registration, legal compliance and tax, freeing up your time to focus on your business.
- **RENEWAL OPTIONS** to suit your situation. You can end your contract, extend it, or renew with replacement vehicles.





# RESPONSIVENESS

## RAPID RESPONSE SERVICE

Professionalism and top quality service are important to us, so our people will always respond rapidly.

Customers with complicated needs? Our expert finance professionals can help you structure a solution that helps you win business from a delighted customer. Customer waiting? We aim to make a decision in under 4 hours. Equipment delivered? Send us your invoice and signed finance agreement and we'll remit within 24 hours.

## RELIABLE, TRANSPARENT FINANCE

We'll finance your fleet through contract hire. This means paying a single regular sum and receiving all-inclusive vehicle rental. Contract hire allows you to:

- **PROTECT CASH FLOW** with payments that are regular and predictable
- **KEEP ASSETS OFF BALANCE SHEET** for better tax efficiency
- **BETTER CONTROL YOUR BUDGET** as servicing and maintenance costs are included
- **SIMPLIFY ADMINISTRATION** by outsourcing it to reliable specialists
- **REDUCE RISK** by entrusting credit and compliance to a strong financial organisation

## EXPERTS IN COMMERCIAL VEHICLES

Our people understand the daily realities of running a fleet, and how paperwork, maintenance and changes to compliance can absorb your time. With our unrivalled expert support, keeping your business on the road becomes much more straightforward.

## TAKING OUR RESPONSIBILITIES SERIOUSLY

At BNP Paribas Leasing Solutions, we recognise our important contribution to the real economy. We operate our business with respect for ethical values and in strict accordance with the guidelines set out by our regulator, the Financial Conduct Authority.

Our approach to corporate social responsibility (CSR) rests on four key pillars: Environmental, Social, Civic and Economic. Our CSR vision is deployed in every country and market where we operate.

For example, we have clear objectives to:

- Reduce paper consumption and carbon dioxide emissions
- Provide CSR training to sales teams
- Reinforce diversity and inclusion in the workplace
- Develop company sponsorship for social and charitable initiatives



# RESPONSIBILITY

## RESPECTING THE ENVIRONMENT

In 2015, BNP Paribas Leasing Solutions UK made significant improvements to help the environment.

100% of the paper we used was from recycled sources and we reduced emissions from our vehicle fleets by 3.5%.

BNP Paribas Group also features in the 'Global 100 sustainable corporations' index, an international league of sustainable companies compiled by Corporate Knights. Ranked in 35th place, this achievement reflects BNP Paribas' efforts to contribute to sustainable development, by financing the economy in an ethical way.

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