

# Financial Services



Ohio Desk and Steelcase understand your need for conserving capital normally tied up for long periods in furniture purchases. We offer creative leasing solutions to fit your company's financial requirements and enable you to obtain the products you need.

### Why lease through Steelcase Financial:

- *Competitive lease rates*
- *The Fair Market Value at the end of lease term is truly fair.*
- *Soft costs (installation services, design services, move management, etc.) can be included in a lease with Steelcase Financial, while many lenders do not allow it.*
- *Steelcase Financial is interested in a long term relationship with our clients.*
- *90% of financial executives would prefer to do business with a Captive Leasing Company compared to a 3rd party.*

### Types of leases available:

**True-Lease:** provides the lowest possible payment in exchange for passing any available tax benefits to Steelcase Financial. A True-Lease gives you three options at the end of your lease: purchase the furniture for the Fair Market Value, renew the lease, or simply return the furniture to Steelcase Financial.

**10% Option Lease:** provides many of the benefits of a True-Lease. The difference comes at the end of the lease: you can purchase the furniture for a fixed price, 10% of the original leased cost, or return the furniture to Ohio Desk.

**Lease Purchase:** offers you all the benefits of ownership, including any potential tax advantages. At the end of the lease you have the option of purchasing the product for \$1.00.

*Lease terms are available from 12 to 84 months. Steelcase Financial will work with you to find a lease product, payment and term that most effectively meet the needs of your unique business.*