## End-of-lease simplicity

As Dell EMC's financing arm, we understand that planned replacement of aging equipment helps your IT department deliver its agreed service levels and supports the effective running of your organisation.

An effective end of lease process will enhance the benefits you get from leasing. So Dell Financial Services (DFS) uses customer feedback to develop its approach. We will work with you to provide the tools and terms you need to help make the right decisions as your lease ends and carry out your refresh plan.

Synchronised end of lease administration. Key to an efficient end of lease process is a clear and shared understanding of the roles and responsibilities involved. Dell Financial Services has a specialist end of lease team and clear check-lists to help you manage equipment coming out of the leasing cycle. The process begins 6 months before your lease ends when we write to ask for your instructions.

Practical automatic renewal periods. Lengthy automatic lease renewals of 6 or even 12 months as your lease ends can put a costly dent in your plans for a regular refresh. It's your choice at the end of a lease whether to extend, return, or acquire the asset. If you don't decide in advance, a Dell Financial Services lease preserves your flexibility: the automatic renewal is one lease payment period at a time, typically monthly or quarterly, until you are ready to make your decision.

A straight forward approach to returns. Dell Financial Services accepts returned items whatever their condition and stops the lease charges. We make a separate assessment of returned items' condition with a reasonable approach to fair wear and tear and prepare a report of charges for damage, if there are any.

Environmental sustainability. The Dell Financial Services asset recovery service reuses or resells returned equipment. Asset refurbishment processes go beyond minimum standards and are regularly reviewed to ensure that they remain as environmentally sustainable as possible. Building on extensive internal controls, our asset recovery partners are independently certified by International Organization for Standardization (ISO) auditors. With this external validation the Dell Financial Services end of lease processes can support your corporate environmental policy.



Dell Bank International d.a.c., trading as Dell Financial Services<sup>™</sup>. Registered in Ireland Number: 502362. Registered Office Address: Innovation House, Cherrywood Science & Technology Park, Cherrywood, Dublin 18, Ireland. Dell EMC and the DELL EMC logo are trademarks of Dell Inc.