

SIEMENS FINANCIAL SERVICES PRESENTS

Powering Progress through Smart Financing




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Director, Sales

Siemens Financial Services (SFS)


Global Presence, Local Expertise

About Siemens Financial Services

**Custom Leases & Loans**

**Extended Payment Terms**

**Project Financing**

**Sale & Leasebacks**

**Progress Payments**



Oleg Rakitskii
CEO



Stephanie Marinello
CFO



Nils Boenicke
Head of Sales

MALVERN, USA | OAKVILLE, CAN | MEXICO CITY, MX

Market Portfolio Overview

Packaging	Food & Beverage	Logistics/Transportation
Material Handling	Healthcare	Infrastructure
Manufacturing	Software	Cranes
Construction	Machine Tools	Building Technology



Over **2,900 customers** and **\$2B total assets** under management

Local team with over **30 years of experience** across key industries



Digital focus: 1-page application-only available up to **\$500K**



Fast decisions with local credit authority up to **\$15MM**



Supporting **public** and **private** sector initiatives

Custom service, **competitive residuals**, and up to **10-year terms** available



Supporting growth through Smart Financing

SFS Financing Solutions


Siemens Financial Services offers a range of options including loans, leases, and extended payment terms that **help suppliers close more deals** and **give buyers the flexibility they need** to invest in equipment with confidence.

For organizations or their customers who...

are managing tight timelines, waiting on payment, or looking to align expenses with revenue...

want to own the equipment outright and spread costs out over time without straining cash flows...

seek flexibility, want lower monthly costs, or plan to replace or upgrade equipment frequently...



Extended Payment Terms (EPT)

A financing option that lets you **defer invoice payments for up to 180 days**, helping protect cash flow without changing your order price or process.



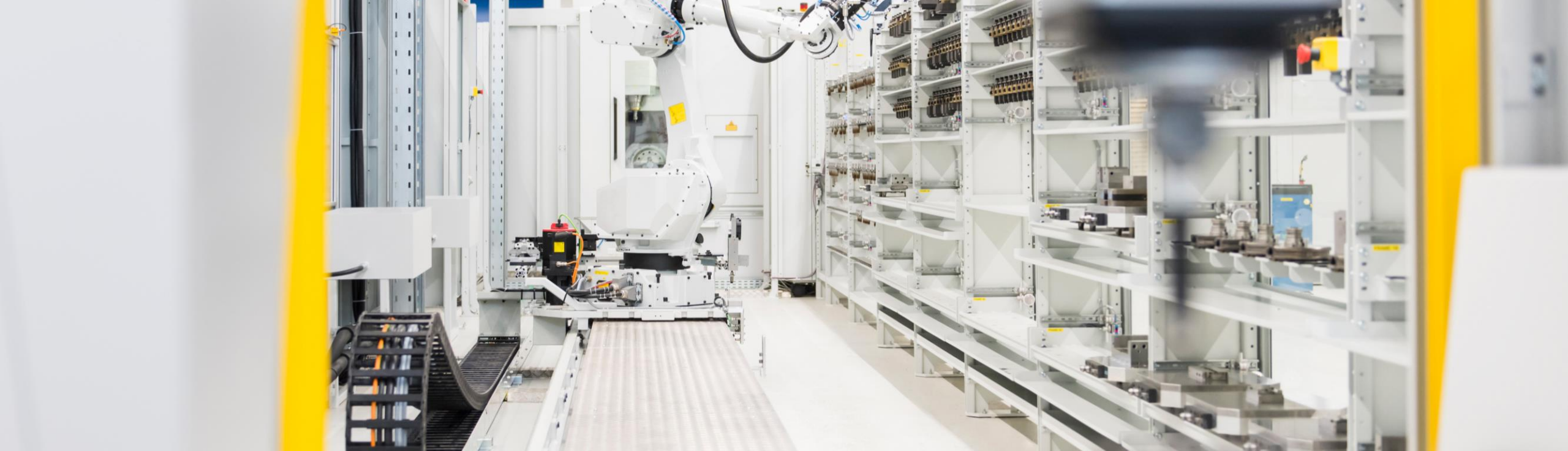
Loans

A **fixed-term** financing option that **provides upfront funds for equipment purchases**, repaid over time with predictable monthly payments.



Leases

A **flexible financing option** that lets you **use the equipment for a set term with lower monthly payments**, preserving cash flow and keeping upgrade paths open.



Project Financing for End Users

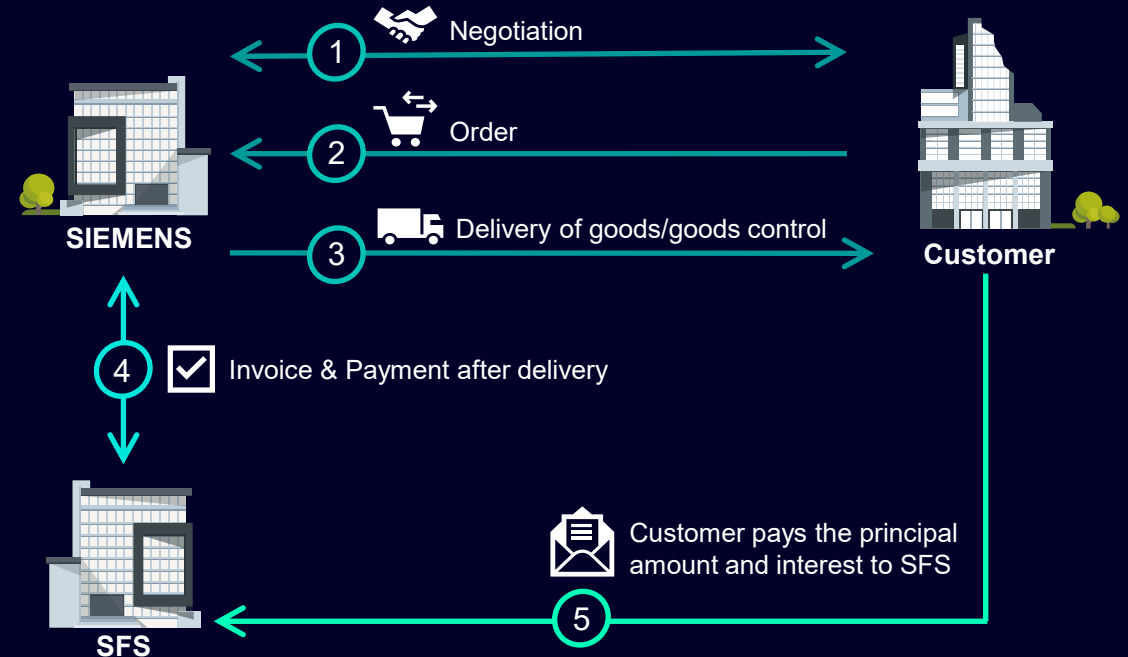
Project Financing for End-Users

SFS Loan Solutions

Loans offer **fixed-term** financing options that **provides upfront funds for equipment purchases**, repaid over time with predictable monthly payments.

- ✓ **Predictable budgeting** with fixed payments
- ✓ **Enables investment** in upgraded equipment & technology
- ✓ Provides a clear **path to ownership**
- ✓ **Customizable payment structures** tailor each solution to meet budget & cash flow goals
- ✓ **No further obligation** once loan is fully paid

How it works



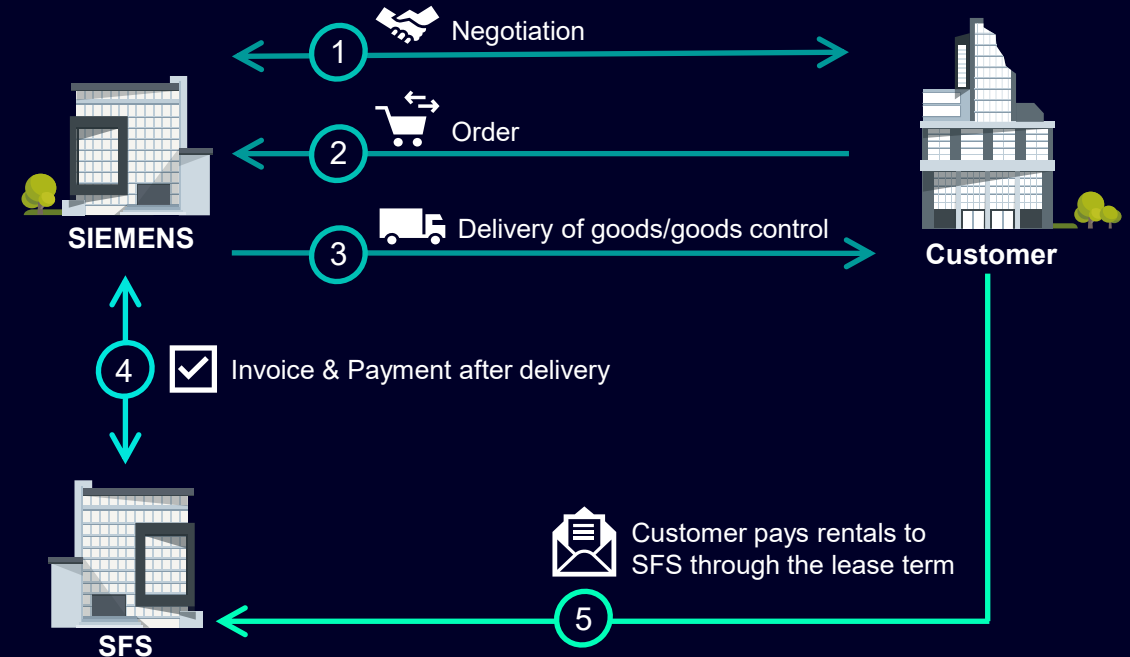
Project Financing for End-Users

SFS Lease Solutions

Leases are flexible financing options that lets you use the equipment for a set term with lower monthly payments, preserving cash flow and keeping upgrade paths open.

- ✓ **Lower payments** compared to loans
- ✓ **Flexibility at end-of-term** to purchase, renew, or return
- ✓ Potential **tax advantages***
- ✓ Enables investment in **development & growth**
- ✓ **Protects working capital** by spreading payments over the lease term

How it works





Extended Payment Terms (EPT)

Extended Payment Terms

SFS Solutions

Extended Payment Terms (EPT) is a credit facility for Siemens customers and partners **extending the payment term to up to 180 days** protecting cash flow without changing order prices or processes.

More Liquidity

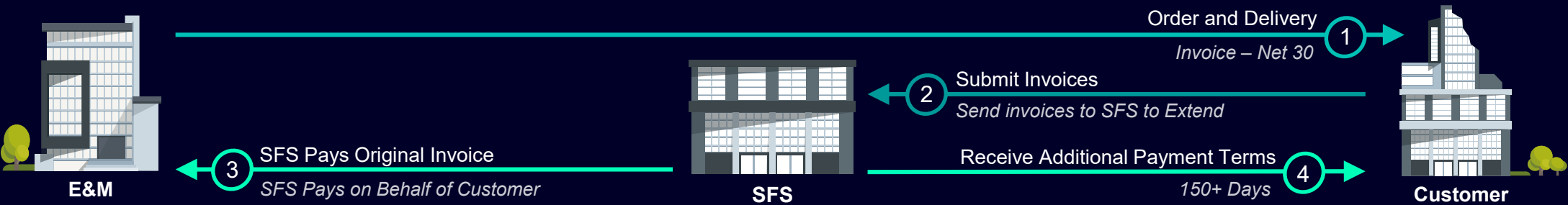
- No impact on existing credit lines
- Fully uncollateralized
- Frees up cash flow for investment in growth
- Adds an additional source of working capital outside of bank lines

More Flexibility

- Payment terms up to 180 days with flexible repayment
- Allows expenditure to be matched with cash flow requirements
- Usage by individual invoice – not on a whole turnover basis
- You decide when and how often to use it

More Convenience

- Realize the benefits of a fully digital experience through the Siemens Pay Later Portal
- View all your Siemens invoices in one central location
- Financing your Siemens invoices up to 180 days is no more than 3 clicks away



Extended Payment Terms

Payment Flexibility In Action



Extended Payment Terms helps to unlock growth through flexible financing that works across the value chain.

Whether it's a solution partner funding their next customer project or an OEM extending terms to drive adoption, **EPT delivers cash flow relief where and when it matters most.**

Contact



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