

For flexible vendor finance

Improve your customer sales experience and keep your customers coming back with fast and accessible finance options.

We support you every step of the way with full training to get started, and ongoing support for your staff and customers.

How your customer pays for equipment may not currently be your concern, but it should be. Providing a funding solution at the time of purchase is a huge advantage.

Vendor advantages

- ✔ **Close potential sales faster**
Finance options give your customers the flexibility to buy what they need and pay for it over time.
- ✔ **Manage your sales cycle**
Have more freedom with your pricing and avoid pricing competition.
- ✔ **Secure repeat business**
Create a positive customer experience with our easy finance process to help keep customers coming back again and again.
- ✔ **Fast payment (reduce DSO)**
We pay you the next business day after the contract is signed.

Customer advantages

- ✔ **Efficient use of cash**
Financed equipment purchases can be paid off by the increased efficiencies the equipment provides.
- ✔ **Tax benefits***
Each finance type offers its own tax and GST incentives, which can help make finance a more attractive option.
- ✔ **Alternative payment option**
Reduce barriers to sale with payment options by helping your customers find finance to purchase your products.

**All tax advice provided is general in nature – your customer should seek the advice of a qualified accountant before making any decision.*

Bigstone products

Product Type	Definition	Immediate Invoice Payment	Equipment Ownership	Tax and GST*
Commercial Loan	We pay you directly and your customer owns the equipment from the start.	✓	At commencement	GST is claimed up front on the purchase price of the asset in accordance with the tax invoice. Interest payments are deductible upon repayment being completed. Depreciation may be claimed by the borrower.
Equipment Rental	We purchase the equipment on behalf of your customer and they rent it from us.	✓	Option available at end of the rental term at market value.	GST is claimed on each payment. Full rental payment is deductible upon payment being made.
Finance Lease	We purchase the equipment on behalf of your customer and they lease it from us until the final payment which transfers the title to their business.	✓	Upon completion of lease	GST is claimed on each of the repayments made. Interest payments are deductible upon repayment being completed. Depreciation may be claimed by the borrower.

How it works - customisable for each vendor



Get started in three easy steps

- 1 Book a consultation with one of our dedicated relationship managers
- 2 We develop your unique tailored solution
- 3 Training and implementation

Speak to us to customise a vendor solution

bigstone.com.au/vendors | (02) 8205 7777

GO BIG, GO **BIGSTONE**