

— A SYDNEY COPIERS GUIDE

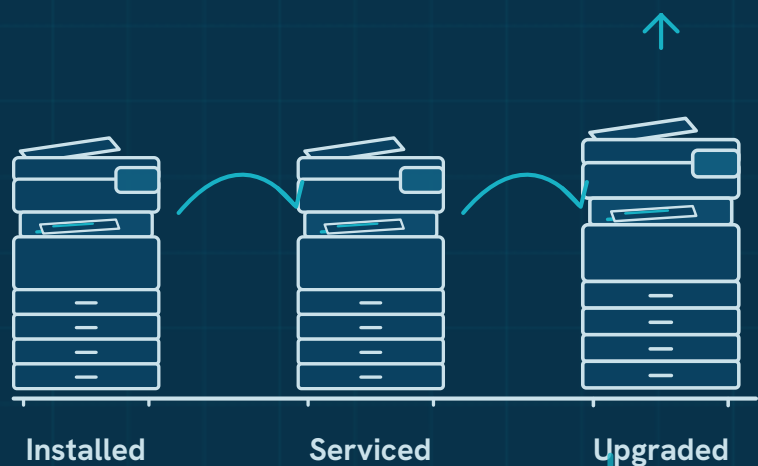
Rent, Lease, Finance, Buy

Or pay by the page. The mechanics of each, the business it fits, and what you are left with when the term is up.

✓ Five options, one table

✓ The warranty, explained

✓ A four question decision



— WHAT IS IN IT

Five ways to pay, plainly

Five ways to pay for a copier, and one of them fits your business best. Rent, buy, lease, finance, or pay by the page under a managed print agreement.

They fit different businesses. The chapters set them side by side, explain how each one ends and how the replacement warranty works, and finish with a four question decision path.

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— THE OPTIONS

Five ways to pay

- 1 Rental
- 2 Lease
- 3 Finance
- 4 Buying outright
- 5 Managed print, by the page

Rent a copier from \$15 a week plus GST.

Finance subject to approval. The lowest weekly figure applies to selected machines.

Not financial advice

General information only. For tax, ask your accountant.

01

CHAPTER 01

Which way of paying fits?

Here is each option in a single row, with what it costs you, what it covers and how it finishes.

	01 Rental MOST CUSTOMERS	02 Lease	03 Finance	04 Buy outright	05 Managed print services
WHAT YOU PAY	A fixed amount, weekly or monthly	Monthly, for the term	Monthly repayments	One payment, up front	Per page each month, machines on rental
SERVICE AND COVER	Included, with our replacement warranty for the term	Serviced by us, with the replacement warranty every year	Serviced by us, with the replacement warranty every year	Add our service agreement to get the replacement warranty	Toner, parts and repairs in the page rate, plus the replacement warranty
AT THE END	A newer machine, or give it back. Keeping it: ask us	Whatever the lease says: return, upgrade, or a residual	Yours after the last repayment	Yours from day one	Ends with its term
BEST FOR	Most businesses: no lump sum, a steady payment, easy upgrades	Businesses whose accountant wants a lease	Owning it without a lump sum up front	Cash buyers keeping a machine for years	Several machines, one supplier, one invoice

Most businesses rent

A single regular payment with service built in, nothing big up front, and a newer machine at the end of the term.

Cash suits the long haul

Over a long life, owning outright works out lowest, provided the cash is available and the machine stays put for years.

Lease or finance, if asked

Prefer a lease or finance, or does your accountant? Either can be set up.

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None of this is financial advice. Tax questions belong with your accountant.

02

CHAPTER 02

How does copier rental work?

Most of our customers pay this way: one regular payment, servicing throughout, and an upgrade at the finish.

01

Pick a machine

Two or three from the range that suit how you print, each priced weekly or monthly.

02

Sign

Three to five years on a business rental, once finance approves it.

03

Install

We deliver, connect and set up scanning, usually within a week or so of signing.

04

Service

A service agreement keeps it running, at one cost per page.

05

Finish

Move to a newer machine or give it back. Keeping it: ask us.

Why do most businesses rent?

- ✓ No big payment up front, so the machine pays its way from the first week.
- ✓ One fixed payment that is easy to budget.
- ✓ Service is in the same arrangement, so one phone call sorts it.
- ✓ At the end you step up to a newer machine instead of nursing an old one.

What is an all inclusive rental?

All inclusive rentals work on a pool: the prints included in the agreement are counted over the full term rather than each month. A busy month costs nothing extra and a quiet one is not wasted. Ask whether it suits your office.

Is rental the same as hire?

No. A rental lasts years, on a machine picked to suit your office and maintained throughout. Hire means a few days or weeks, which we do not do. It is a business agreement, and approval applies.

You can rent any grade from new through to refurbished, and A4 office printers too. Renewed and refurbished machines go up to 60 months, age permitting.



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Do I end up owning it?

No. The rental company owns it throughout, and at the finish it returns to us: you upgrade or give it back. Want to keep it? Talk to us.

Rental is built for the upgrade, not for ownership.

03

CHAPTER 03

Should you just buy it?

If you have the cash and will keep it for years, yes: one payment, it is yours, and it costs the least over a long life.

One payment and the machine is yours from the day it arrives. Nothing more is owed on the machine itself; running costs come through the service agreement.

Do you still need a service agreement?

Optional when you buy outright, and the thing that keeps the machine running. It charges one cost per page that pays for toner, parts and repairs.

What warranty do you get?

A new copier normally carries the maker's warranty for 12 months, covering hardware but not consumables. Once that year is up, the service agreement carries the cover. Put it on our service agreement and our replacement warranty runs for the whole term. Skip the agreement and the cover depends on the machine; we state it in writing before you pay.

Before you buy

- Older used machines are normally a cash sale.
- Weighing cash against rental? Ask for both prices on one quote.
- Every machine we supply arrives with delivery, installation, scanning setup and training included.

CHAPTER 04

04

How does leasing work?

A financier pays for the machine, and you pay the financier back each month over a set term of three to five years.

What you pay each month comes down to the machine, the length of the lease and your business. The ending is spelled out in the lease itself; returning it, upgrading, or paying a residual and keeping it are the usual three.

Most of our customers rent instead, for the simpler finish. Want a lease anyway, or has your accountant asked for one? We will organise it. Copiers and A4 office printers can both go on a lease, refurbished ones included, up to 60 months if the machine is young enough.

Lease or rental: what is the difference?

Two things: the paperwork and the finish. Rental finishes with a newer machine or a hand back; a lease finishes however the lease says, which may include a residual.

Ask to see your machine priced over 36, 48 and 60 months, next to each other.

05

CHAPTER 05

What about finance?

Spread the cost and own the machine at the end, if that is what you want.
Business only, subject to approval.

Rental, lease or other finance, set up through our finance partner, can spread a new, renewed or refurbished copier across three to five years. Choose the one that suits.

What can be arranged?

- **Rental:** the usual pick. Regular payments, then upgrade or hand back.
- **Lease:** if your accountant prefers it.
- **Other finance:** for ownership once it is paid off. Ask us.

How long can the term be?

36, 48 or 60 months in most cases. A new machine qualifies for the longest. A refurbished one may reach 60, depending on age, and the oldest stock is sold for cash.

Will I be approved?

It is business finance, and the lender decides. Have your ABN and business name ready; bigger amounts can need more paperwork. We help you through it.

PLAIN ENGLISH

Finance words, translated

Chattel mortgage

You own it from day one; a loan is secured against it.

Finance lease

The lender owns it. At the end: return it, extend, or pay the residual to keep it.

Balloon payment

Also called a residual: a lump sum some agreements hold back until the end, usually paid to keep the machine.

Operating lease

Use it for a fixed period, then it goes back.

Ours are rentals, with every term shown to you before you sign anything.

06

CHAPTER 06

What is managed print?

Paying by the page: machines, toner, parts and repairs on one monthly bill.

Under a managed print agreement, one monthly invoice covers your copiers and printers, their servicing and their toner, all charged per page. Your job is printing; the rest is ours.

One arrangement, many names

MPS, cost per page, facilities management, click charge, cost per copy, managed print services: different names, one arrangement. A set charge for every page covers toner, parts and repairs, and the machines themselves can be rented inside that same agreement, so a single bill covers everything.

Who is it for?

- ✓ Running several machines and tired of several suppliers.
- ✓ Anyone who wants printing to cost the same predictable amount per page.
- ✓ Offices sick of separate toner orders and surprise repair bills.

One machine, modest volume? Rental plus a service agreement is simpler and does the same job.

How the billing works



Meters read

Mono and colour on their own counters.



Readings collected

Each month, sent by the machine itself where it can.



Billed per page

Your agreed mono and colour rates, everything in.



Nothing hidden

Every page printed, and what it cost.

Who sends the readings?

Usually the machine does. Most report their own readings each month, and we contact you only about one that cannot.

Is there a minimum each month?

Sometimes. If ours has one, it is written into the agreement and we go through it with you first.

07

CHAPTER 07

How does each one end?

The five options part ways at the finish. Know yours before you sign.

Rental

A newer machine, or return it. Keeping it: ask us.

Lease

As the lease says: return, upgrade, or pay the residual to keep it.

Finance

Yours after the last repayment.

Buy outright

Yours from the day it arrives.

Managed print services

Ends with its term.

Whatever you choose: find the notice clause

A missed notice date is the costly mistake here. Plenty of agreements roll on at the same payment unless told in writing, often months ahead. Put the deadline in the diary. Our guide **Sign With Your Eyes Open** covers it in full.

Plan the changeover

We book delivery for your end date, so the new machine comes in and the old one goes out on the same visit.

 REPLACEMENT WARRANTY

Fails? We replace it. First year or last.

If a machine on our service agreement fails, we replace it. That holds for new and secondhand machines alike, and for every way of paying: rental, lease, finance or an outright purchase. The cover lasts as long as the agreement does, every year of it.

A new copier normally carries the maker's warranty for 12 months, covering hardware but not consumables. Once that year is up, the service agreement carries the cover. The full terms of the replacement warranty are written into your agreement.



08

CHAPTER 08

Which one should you choose?

Work down the list. The first yes is your answer; four noes mean rental.

1

Running several machines and want a single bill for all of them?

YES
→

Managed print services

↓ NO

2

Cash on hand, and keeping the machine for years?

YES
→

Buy outright

↓ NO

3

Want it to be yours eventually, with no lump sum now?

YES
→

Finance

↓ NO

4

Is a lease what your accountant has asked for?

YES
→

Lease

↓ NO

Rental.

The usual answer: nothing up front, a steady payment, and a newer machine at the end.

Or try these three

- 1 Would you rather hold on to your cash?
- 2 In three to five years, will you want something newer?
- 3 Would one agreement for machine and servicing suit you?

Three yeses point to rental or a lease. Three noes point to buying outright.

TAX

What about tax?

Each option is treated differently for tax. Many businesses treat rental as a running expense; your accountant can tell you whether that holds for yours.

General information, not financial advice.

Undecided? Get every option priced on one page.

Name the machine or describe the job; written figures for rental, lease, finance and cash come back together.

 (02) 8313 0670

— YOUR SHORTLIST

Your shortlist, priced and in writing.

Say how your office prints and how many people use the machine. We come back with two or three options from the range, each with written figures. No obligation to take any of them.

**(02) 8313 0670**

Monday to Friday, 8am to 5pm

**sydnecopiers.com.au/contact**

Say what you need and written figures follow.

**info@sydnecopiers.com.au**

Greater Sydney: the CBD and North Sydney, the north shore, the inner west and south, Parramatta and the west, and the south west

We service every machine we deliver.

Rent a copier from \$15 a week plus GST.

Finance subject to approval. The lowest weekly figure applies to selected machines.

— THE OTHER TWO GUIDES

The Straight Answer on Copiers

A Sydney buying guide

Sign With Your Eyes Open

Ten terms to check before signing