



СБЕРБАНК ЛИЗИНГ

Sberbank

Special machinery and self-propelled vehicles leasing

Special machinery leasing

Conclusion of a leasing transaction in which means of transport and self-propelled machinery classified as special vehicles (construction, road-building and agricultural machinery) act as the Subject of the leasing.

Goal of the product

Meeting the Client's need to purchase the special machinery.

Client

- Construction and road-building companies
- Housing and municipal services
- Agricultural enterprises

Competitive advantages

- Partnership relations with the leading special machinery vendors
- Long-term large-volume financing opportunities
- Consideration of seasonal specifics of agricultural business
- Individual approach to each client
- Special insurance terms

Why is leasing a good opportunity for the client?

- Significant reduction of financial load on the business
- No extra security required (machinery acts as the collateral in the transaction)
- Accelerated depreciation and income tax recovery
- Flexible payment schedules with the consideration of seasonal specifics of the business and project payback time

Product characteristics

Financing amount, mio RUR	Individually
Leasing period, years	Up to 7 year
Annual appreciation from, %	6%
Advance payment from, %	10%
Commission, %	Individually
Payment schedule	Convenient to lessee