## Loans / Rent-to-Own

- You account for the asset yourself and thus determine the depreciation period
- Option to include government grants

TRUMPF Financing Products

## Operating Lease

- For the lessee, this is generally not recognized in the financial statements
- The focus is on machine usage.
- Full flexibility at the end of the term: You can choose to purchase, renew, or return the product without any residual value risk.

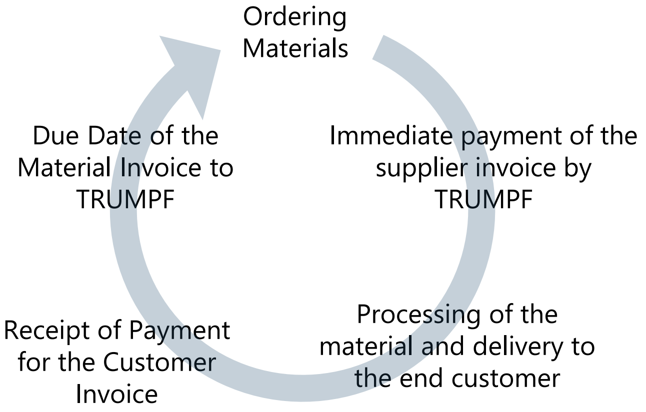
## Finance Lease

- Generally has no impact on the lessee's balance sheet
- The focus is on acquiring the equipment
- Purchase or lease extension at the end of the term

## TRUMPF Finanzierung – Ihre Vorteile im Überblick

- Everything from a single source
- Special repayment options: up to 20% per year at no additional cost
- Independence from your primary bank and no impact on existing credit lines
- No additional collateral required beyond the machine
- No upfront financing costs: Installment payments begin after the machine is put into operation
- Flexible installment structure: Seasonal installments are possible
- FreePass: After 12 months of payments made as agreed, one installment may be skipped and deferred to the end of the term

## Trade Finance – Extended Payment Terms for Your Material Purchases




Your Benefits at a Glance

- No impact on the credit line
- Planning certainty
- Preservation of liquidity
- Flexible use without a flat-rate commitment
- No commitment fee
- No additional collateral
- Extended payment terms of 60, 90, or 120 days

## Are you interested in a quote?

Please feel free to contact our STOPA sales team: sales@stopa.com

STOPA

STOPA Anlagenbau GmbH
Industriestraße 12
D-77855 Achern-Gamshurst

We look forward to seeing you!

TRUMPF