

# Pay-per-Use Financing

linx4 Leasing Europe

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Company: linx4 Leasing Europe GmbH

# The Market Leader in Pay-per-Use Financing

## About linx4

Available financing volume

**500 Mio**

Euro

Available in

**23**

Countries

More than

**2,000**

Connected machines

Pay-per-Use Projects in

**9**

different Industries

Working with more than

**36**

OEM partners

### Selected partners & customers



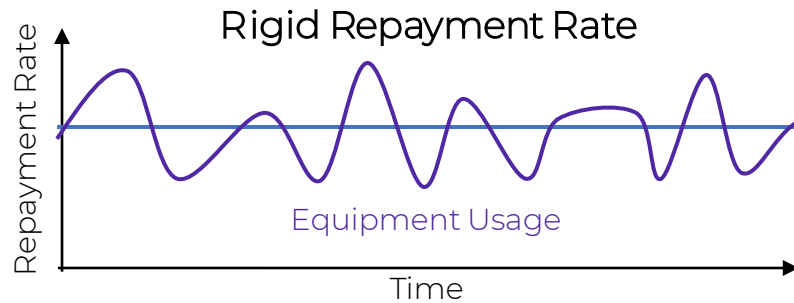
and many more...

# Why Pay-Per-Use Financing?

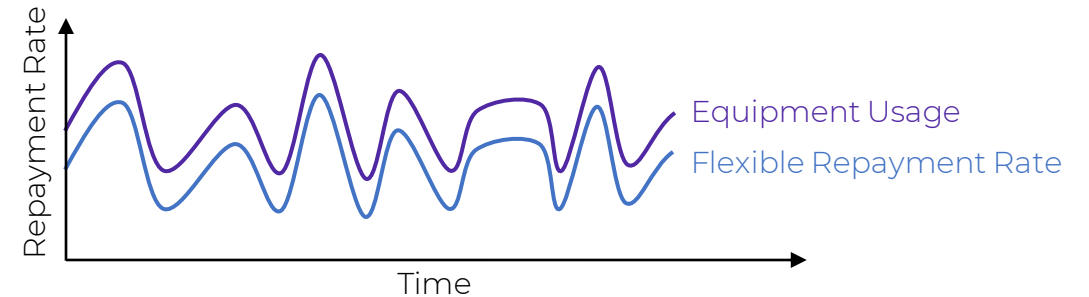
## Benefits for equipment operators

In Case of underutilization, no penalties or extension of the contract duration

### Traditional Financing



### Pay-per-use Financing



Pay-per-use financing offers significant advantages Equipment Operators



Moving CAPEX to OPEX



Off balance sheet treatment (IFRS 16)



(Utilization-) Risk-sharing & Insurance against worst cases\*



Optimized TCO in case of under-utilization



Better cash-flow management



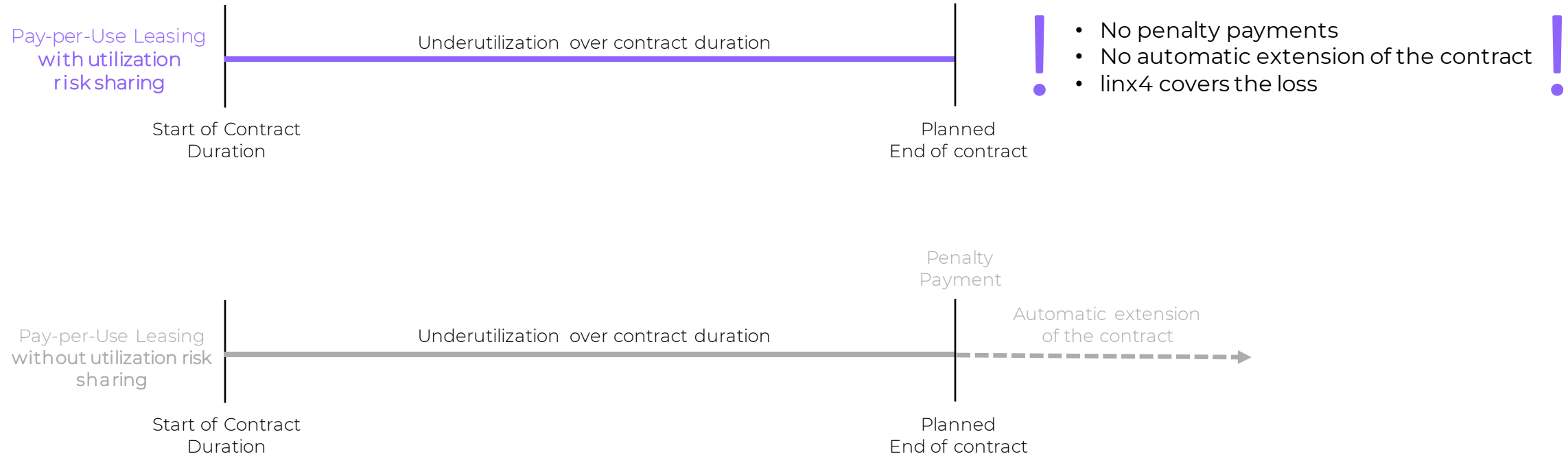
Reach your ESG\*\* goals as linx4 reduces your carbon footprint

\*e.g., downtimes because of loss of orders, technical breakdowns, organizational issues (e.g., strikes) or lack of raw materials

\*\* Environment, Social, Governance

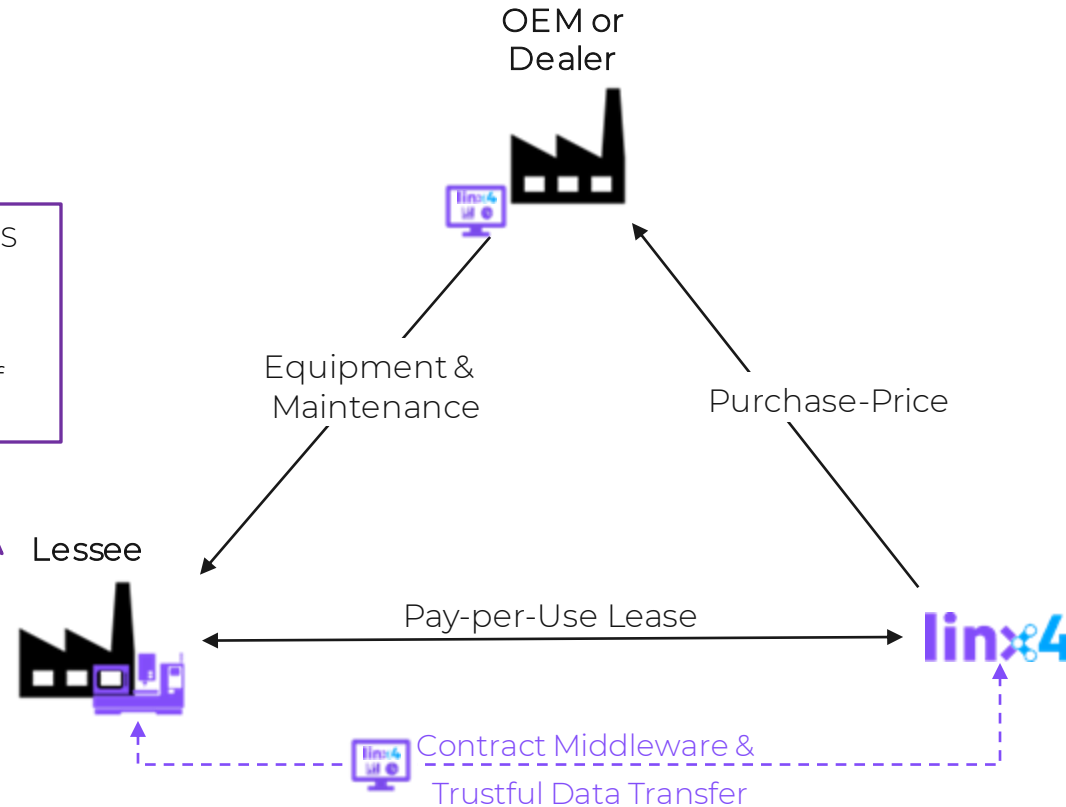
# Sharing up to 75% of utilization risk

In Case of underutilization there are no penalty payments or extension of the contract



# linx4 – Payment Flow

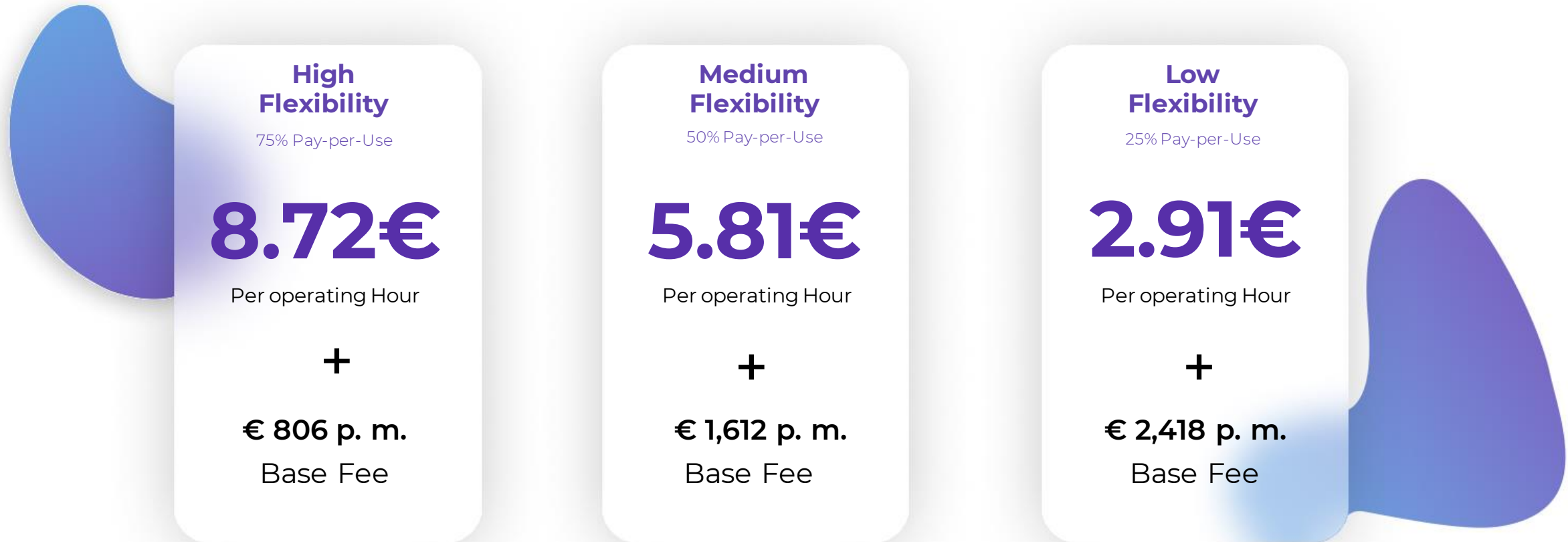
- ✓ Off balance sheet treatment under IFRS
- ✓ Shared Utilization Risk with linx4
- ✓ No unplanned maintenance costs
- ✓ Possible Purchase Option at the end of the contract duration



## Three step process:

1. Machine is sold by the OEM to linx4 and then leased to the machine user via pay-per-use
2. Ongoing pay-per-use invoicing of financing & service costs to the end-user by linx4
3. linx4 takes over about the utilization risk and about the secondary market sales after the contract ends

# Pay-per-Use Calculation for sample machine\*



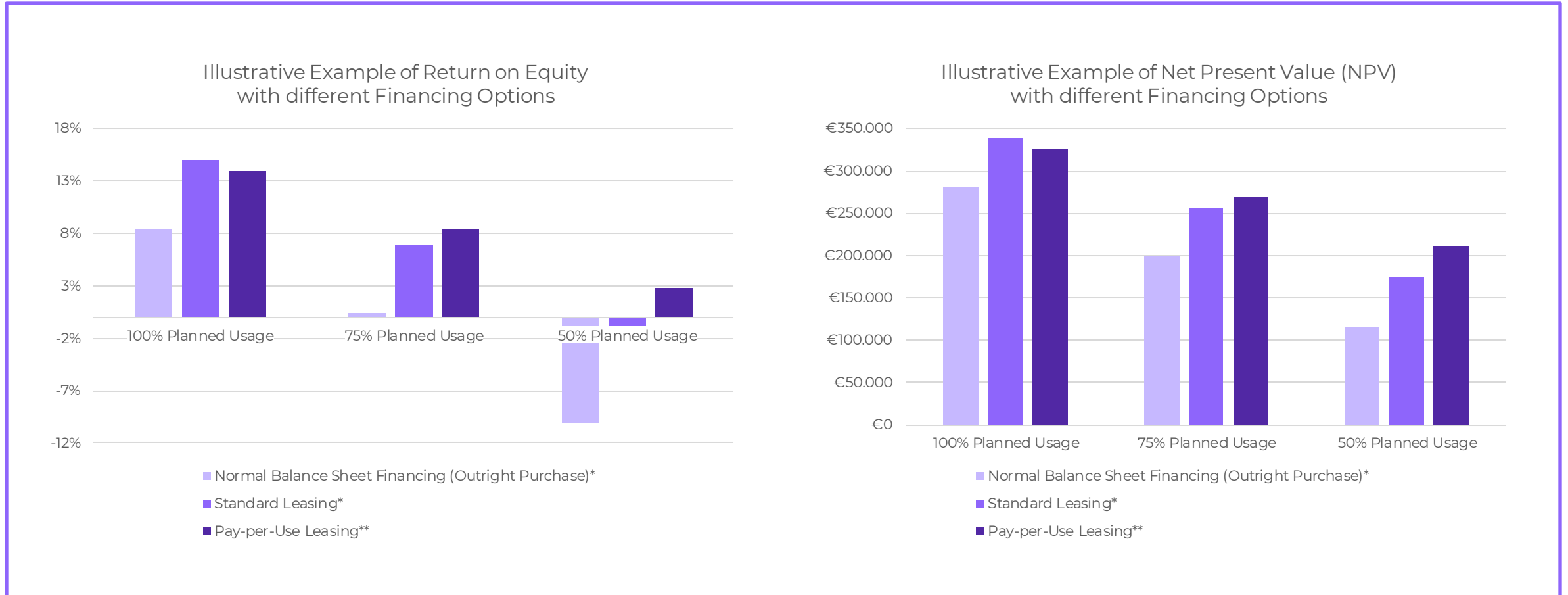
## General Assumptions:

- Expected Utilization: 3.960 operating hours p.a.
- Contract Duration: 5 Years
- Pre-Payment: 10% (Average value, depending on final credit check)
- Transportation & Installation Cost: 2.500 €
- Maintenance Cost per month: 45 €
- Prices excluding 0.37% annual IoT admin fee and 1% one-off contracting handling fee
- Stamp Duty in accordance with 3§ Sec. 4GebG 1957 to be paid in addition to the first instalment

## Terms of Contract:

- Base fee applies independent of the degree of utilization (even if not used)
- Pay-per-Use fee applies only per operating hour in case of actual usage
- Conclusion of machine breakdown insurance (additional costs of 0.48% p.a. of the gross list price if concluded via linx4)
- The General Terms and Conditions of linx4 Leasing Europe GmbH and the currently valid price list for additional services apply.

# Customer Point of View: Pay-per-Use Financing stabilizes Performance Metrics such as Return on Equity and NPV

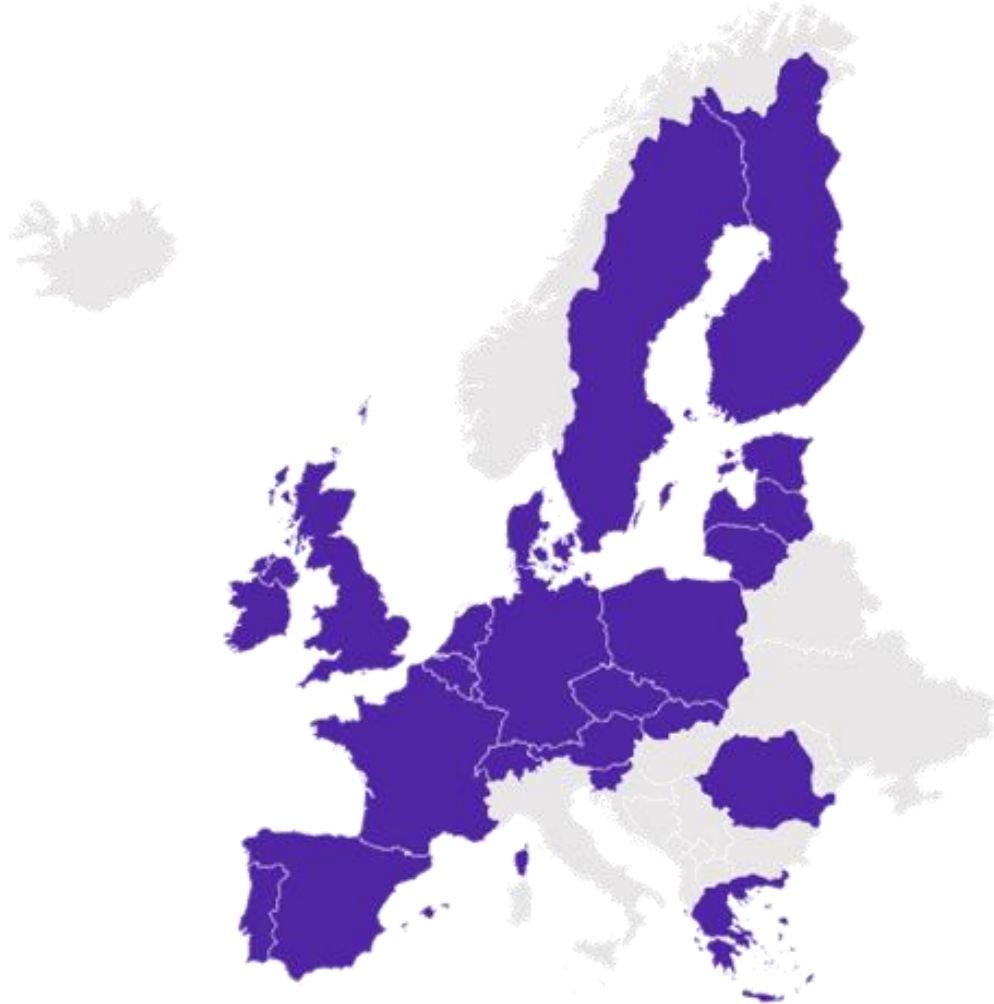


\*additional financing fees and stamp duty may apply

\*\* excl. 1% financing fee and 0.84% annual IoT and insurance fees, stamp duty may apply

# Country List\*

List of Countries in which linx4 offers Pay-per-Use Financing



- |                |                |
|----------------|----------------|
| Austria        | Lithuania      |
| Belgium        | Luxembourg     |
| Czech Republic | Netherlands    |
| Denmark        | Poland         |
| Estonia        | Portugal       |
| Finland        | Romania        |
| France         | Slovakia       |
| Germany        | Slovenia       |
| Greece         | Spain          |
| Hungary        | Sweden         |
| Ireland        | Switzerland    |
| Latvia         | United Kingdom |

\*Funding can also be provided outside these countries but requires a case-by-case assessment.



# Next Steps



Do you have any questions?  
Feel free to contact us at any time!



Sales & Partner Manager

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