

— A BRISBANE COPIERS GUIDE

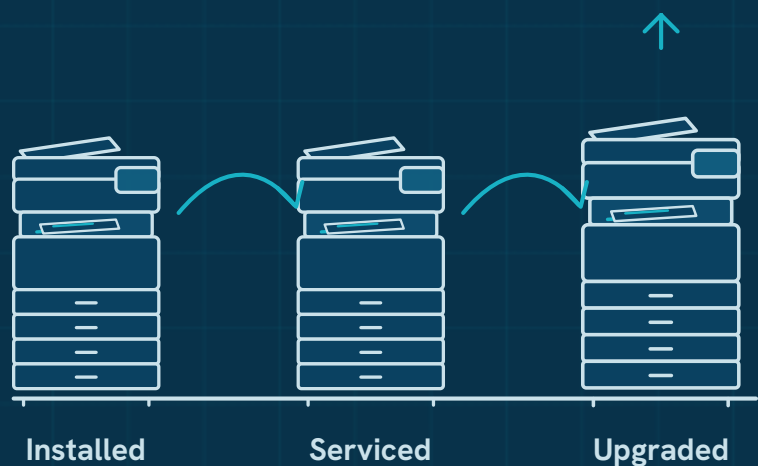
Rent, Lease, Finance or Buy.

Paying for an office copier: the five ways side by side, who each suits, and what happens at the end.

✓ Five ways compared

✓ The replacement warranty

✓ A decision guide



— INSIDE THIS GUIDE

Five ways to pay, one office

There are five ways to pay for an office copier: rent it, buy it outright, lease it, finance it, or pay by the page on a managed print agreement.

Each suits a different kind of business. This guide sets them side by side, explains what happens at the end of each, covers the replacement warranty, and finishes with a short decision guide.

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— AT A GLANCE

The five ways

- 1 Rental
- 2 Buy outright
- 3 Lease
- 4 Finance
- 5 Managed print services

Rentals start from \$15 a week plus GST.

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

General information

This guide is general information, not financial advice. The tax side is a question for your accountant.

01

CHAPTER 01

The five ways, side by side

Buy it outright, rent it, lease it, finance it, or pay by the page. Here is how each one works and who it suits.

	01 Rental OUR USUAL	02 Buy outright	03 Lease	04 Finance	05 Managed print services
HOW YOU PAY	A regular weekly or monthly payment	One payment	A monthly payment	Monthly repayments	A cost per page each month, with the machine on a rental
SERVICE AND WARRANTY	In the same arrangement, with our replacement warranty for the term	Optional service agreement	With our service agreement, our replacement warranty for the term	With our service agreement, our replacement warranty for the term	Toner, parts and repairs in the page cost
AT THE END	Upgrade to a newer machine or hand it back. Ask if you would like to keep it	It is yours	Depends on the lease: return, upgrade or pay a residual	Yours once it is paid off	The agreement runs its term
BEST FOR	Most offices: no outlay, a predictable cost, an easy upgrade	Businesses with the cash that keep machines for many years	Businesses whose accountant prefers a lease	Businesses that want to own it without paying up front	Offices with several machines that want one bill

Most offices rent

One regular payment, the machine serviced, no large outlay, and an upgrade at the end of the term.

Buy if you will keep it

Buying outright is cheapest over a long life if you have the cash and want to keep the machine for many years.

Lease or finance if preferred

A lease or other finance suits businesses whose accountant prefers it. We can arrange either.

Rentals start from \$15 a week plus GST. Finance subject to approval. The lowest weekly figure applies to selected machines.

General information, not financial advice. Ask your accountant about the tax side.

02

CHAPTER 02

Rental

Our usual way, and what most of our customers choose. One regular payment, the machine looked after, and an upgrade at the end of the term.

01

Choose the machine

We suggest two or three that fit how you print, with the weekly or monthly figure for each.

02

Sign the rental

A business rental agreement, usually over three to five years, subject to approval.

03

We install it

Delivered, installed on your network and set up for scanning. Most machines go in within about a week.

04

We look after it

A service agreement covers toner, parts and repairs at a set cost per page.

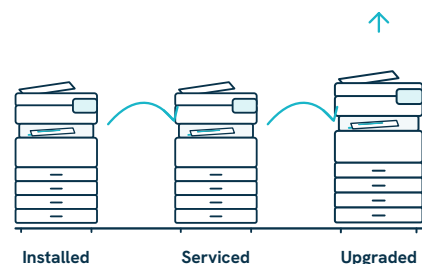
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At the end

Upgrade to a newer machine or hand it back. If you would like to keep it, ask us.

Why most of our customers rent

- ✓ No large outlay. The machine starts working for you straight away.
- ✓ A regular, predictable payment you can plan around.
- ✓ Servicing arranged at the same time, so one call fixes anything.
- ✓ At the end of the term you move to a newer machine instead of being stuck with an old one.

**All inclusive rentals**

On our all inclusive rentals the prints included are a total for the whole term, not a monthly allowance. A busy month does not cost you extra, and a quiet month is not wasted. Ask us whether it suits the way your office prints.

A business agreement over years

A rental with us runs for years, with a machine chosen for your office and serviced the whole time. It is not hire, which is for a few days or weeks, and it is not what we do. Rental is for businesses and is subject to approval.

New, renewed and refurbished machines can all be rented, and A4 office printers rent the same way. Refurbished and renewed machines can be rented for up to 60 months, depending on the machine's age.

Rentals start from \$15 a week plus GST.

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

Who owns it?

The rental company owns it during the term, and at the end it comes back to us. You can upgrade or hand it back, and if you would like to keep it, ask us.

So it is not rent to own, a term people use for paying monthly and owning at the end. Our rentals work differently.

03

CHAPTER 03

Buying outright

Pay once and own it. The cheapest way over a long life, if you have the cash.

One payment, and the machine is yours. Buying outright is cheapest over a long life if you have the cash and want to keep the machine for many years.

Servicing

A service agreement is optional when you buy, and it is what keeps the machine running. It covers toner, parts and repairs at a set cost per page.

Warranty

A maker's warranty on a new copier usually runs for 12 months and covers the hardware, not consumables. After that, the service agreement is what really covers you. Our replacement warranty comes with rental, lease and finance agreements.

Good to know

- Older used machines are usually bought outright.
- If you would rather own the next machine, we will give you the cash figure next to the rental so you can compare.
- Delivery and installation come with every machine we sell.

CHAPTER 04

04

Leasing

A finance company buys the machine and you pay it back monthly over a set term, usually three to five years.

The monthly figure depends on the machine, the term and your business. At the end, what happens depends on the lease: you may return it, upgrade, or pay a residual to keep it.

Most of our customers choose our rental instead, because the end of the term is simpler: upgrade or hand it back. If you or your accountant prefer a lease, we can arrange one. A4 office printers can be leased as well as A3 copiers, and refurbished machines can be leased for up to 60 months depending on their age.

Lease or rental?

Mostly what happens at the end and how the paperwork is written. With our rental you upgrade or hand it back. A lease can end in a return, an upgrade or a residual payment, depending on the lease.

Ask us for the figure on the machine you want over 36, 48 and 60 months, side by side.

05

CHAPTER 05

Finance

Own it at the end, or simply spread the cost. Finance is arranged for businesses, subject to approval.

Spread the cost of a new, renewed or refurbished copier over three to five years. We arrange rental, lease or other finance through our finance partner, whichever suits you.

The kinds of finance we arrange

- **Rental:** our usual way. A regular payment, upgrade or hand back at the end.
- **Lease:** if your accountant prefers it.
- **Other finance:** where you would like to own the machine at the end. Ask us.

Terms by machine age

Usually 36, 48 or 60 months. New machines can be financed over the full term. Refurbished machines for up to 60 months, depending on how old the machine is. Very old machines are usually bought outright.

What approval needs

Finance is for businesses and is subject to approval by the finance company. Have your business name and ABN ready. For larger amounts the finance company may ask for more. We take you through it.

WORDS YOU MAY HEAR

The finance words, in plain English

Commercial hire purchase

You pay over a term and the machine becomes yours after the last payment.

Finance lease

The finance company owns it, and at the end you may pay a residual to keep it, return it or extend.

Operating lease

You use it for a set time and return it.

Chattel mortgage

You own it from day one and repay a loan secured on it.

Our own monthly agreements are rentals. We will show you every term in ours before you sign.

06

CHAPTER 06

Managed print services

Pay by the page. One monthly bill for the machines, the toner, the parts and the repairs.

A managed print agreement puts your copiers and printers, servicing and toner into one monthly bill, charged by the page. You print, we look after the rest.

One idea, many names

Managed print services, MPS, a managed print agreement, facilities management, or a cost per copy or click charge agreement. They all mean the same idea: you pay a set amount for each page printed, and that covers toner, parts and repairs. With a managed print agreement from us, the machines can be on a rental in the same arrangement, so one bill covers everything.

Who it suits

- ✓ Offices with several machines that want one supplier and one bill.
- ✓ Businesses that want printing to be a predictable cost.
- ✓ Anyone tired of buying toner and paying for repairs one at a time.

One machine and modest volumes? A rental with a service agreement does the same job simply.

How the cost per page works



Each machine counts

Black and white and colour pages, separately.



Readings collected

Each month, automatically where the machine supports it.



Billed by the page

At the agreed rates, with toner, parts and repairs included.



You see it all

What you printed and what it cost.

Do I send meter readings in?

No. We collect them each month, automatically where the machine supports it, and ask you only when a machine cannot report.

Is there a minimum monthly charge?

Many managed print agreements have one. Ours is set out in the agreement before you sign, and we will explain it.

07

CHAPTER 07

At the end of the term

What happens at the end is the biggest difference between the five ways to pay. Know it before you sign.

Rental



Upgrade to a newer machine, or hand it back. If you would like to keep it, ask us.

Buy outright



It is yours.

Lease



Depends on the lease: return it, upgrade, or pay a residual to keep it.

Finance



Yours once it is paid off.

Managed print services



The agreement runs its term.

Whatever the agreement, find the notice clause

Many copier agreements need written notice before the end date, sometimes months before, or they simply roll on at the same payment. Put the date in your diary. Our guide **Before You Sign** covers it in full.

Time the changeover

We plan delivery around your end date, so the new machine goes in as the old one goes out.

REPLACEMENT WARRANTY

If it fails, we replace it. For the whole term.

Every rental, lease and finance agreement from us comes with a replacement warranty. If your machine is also on a service agreement with us and it fails, we replace it. That cover lasts for the whole term of your agreement, not just the first year.

A maker's warranty on a new copier usually runs for 12 months and covers the hardware, not consumables. After that, the service agreement is what really covers you. The replacement warranty terms are set out in your agreement.



08

CHAPTER 08

A decision guide

Four questions, in order. The first yes is your answer. If every answer is no, rental is the one for you.

1

Do you have several machines, and want one supplier and one bill?

YES



Managed print services

↓ NO

2

Do you have the cash, and will you keep the machine for many years?

YES



Buy outright

↓ NO

3

Would you like to own it at the end, without paying up front?

YES



Finance

↓ NO

4

Does your accountant prefer a lease?

YES



Lease

↓ NO

Rental.

Our usual way: no outlay, a predictable cost, an easy upgrade at the end.

The three question test

- 1 Do you want to spend the cash now?
- 2 Do you want to upgrade in three to five years?
- 3 Do you want servicing in the same arrangement?

No, yes and yes: rent or lease.

Yes, no and no: buy.

TAX

Tax is a question for your accountant

The tax treatment is different for each way to pay, so ask your accountant how it works for your business. Many businesses treat rental payments as an operating cost; your accountant can tell you how it works for you.

This guide is general information, not financial advice.

Still not sure? We will set the options side by side for you.

Tell us the machine or what you need. We send the figures for every way to pay, in writing.

(07) 3484 0534

— YOUR NEXT STEP

Two or three machines that fit, **with the figures in writing.**

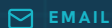
Tell us how your office prints and we will give you real figures for two or three machines that fit, in writing. No obligation.

**(07) 3484 0534**

Monday to Friday, 8am to 5pm

**brisbanecopiers.com.au/contact**

Tell us what you need. We reply with figures in writing.

**info@brisbanecopiers.com.au****Brisbane, Ipswich, Logan, Toowoomba and the Gold Coast**

We service the machines we sell, across the same areas we deliver to.

Rentals start from \$15 a week plus GST. Finance subject to approval. The lowest weekly figure applies to selected machines.

— ALSO IN THIS SERIES

The Brisbane Copier Buyer's Guide

How to choose the right copier

Before You Sign

The copier agreement checklist

