

Agilent Financial Solutions

Frequently Asked Questions



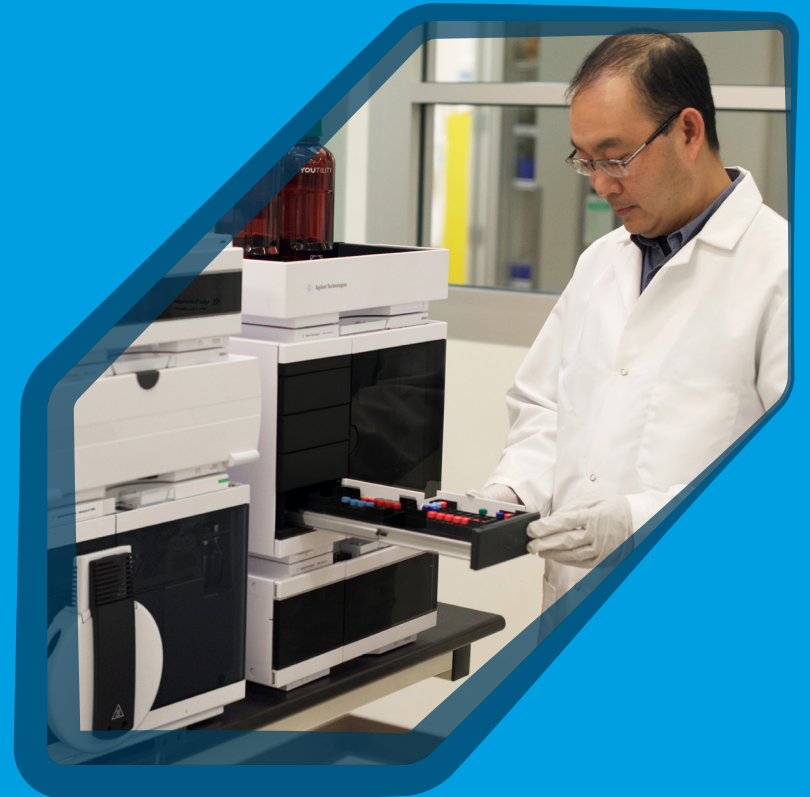


Get the latest technology
with financing

Get the latest technology with financing

How can I keep the latest technology in my lab?

At Agilent, we're always innovating to give you more productivity, streamlined workflows, and faster automation. To keep your lab up-to-date with the latest technology, Agilent offers pay-for-use payment plans that allow your lab to strategically refresh your installed base, while keeping your budget under control with low monthly payments and bundling options.





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What is the difference between the pay-for-use and pay-to-own payment plans?

Pay-for-use (Operating Lease)

- **Lowest monthly payment** of comparable financing options
- **Strategic performance planning** through regular and ongoing technology refresh and improvements
- **Get started** on immediate projects, even with constrained budgets

Pay-to-own (Capital Lease)

- **Ownership** is transferred to the customer at the end of the lease term
- **Preserves bank lines of credit** and capital budget for other critical business needs
- **Claim depreciation** on the instrument, which commonly reduces taxable income



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How do I decide which plan is best for my business?

Use our Payment Plan Selection Tool for a quick recommendation! Simply answer a few easy questions in the digital form to determine which option is best for you.

Try it now:

www.agilent.com/chem/payment-plan-tool

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What if my capital budget is exhausted?

Our pay-for-use plan utilizes your operating budget, so you can conserve your capital or use it for other critical business needs.

What is a typical financing term?

Our terms are flexible to your needs. We can start as short as 12 months and extend to five or seven years.

What if I don't have the funds now?

There's no need to wait. We have deferred and step-up payment options that allow you to get the equipment now with little or no cost up front. We can structure the agreement so it works best for your current budget situation.



Coverage & Workflow





Does the instrument come with a warranty when it is financed?

Agilent instruments are provided with a 12-month warranty. Keep your instrument protected with an extended warranty by bundling a service agreement with your payment plan.



Coverage & Workflow

What are my options at the end of the agreement?

The type of payment plan you choose determines what happens at the end of the financing agreement.

Pay-for-use

This option provides the ultimate flexibility at the end of term. You may choose to refresh with new instrumentation, purchase, or return the instrument.

Pay-to-own

At the end of this term, ownership of the instrument is transferred to you, as defined in the financing agreement.



Coverage & Workflow

What procedures must I follow if I choose to return the instrument at the end of the pay-for-use plan?

Agilent will send instructions and a team of experts to arrange for removal of the instrument from your site.

Pay as you grow





Pay as you grow

How can I plan for changes in my workflow or higher demand in the next 5 to 7 years?

Your business is growing, and you need your lab to keep up with the pace. Optimize your budget to maximize your potential with a pay-for-use model to strategically plan for growth in your business.

This payment plan offers little to no money down up front, low monthly payments, and options to defer or step-up payments to accommodate your budget.

More importantly for your growing business, you can upgrade, purchase, or return at the end of the term.

Pay as you grow

What are my bundling options?

Are you tired of raising purchase orders and paying multiple invoices to the same vendor each month? Would you like a better way to budget your laboratory expenses?

We can bundle things such as your hardware, columns, supplies, software, and services into a single monthly payment.

What is the total cost of the payment plan?

The length of term, credit evaluation, instrument cost, and any additional bundled services will determine your monthly payment.





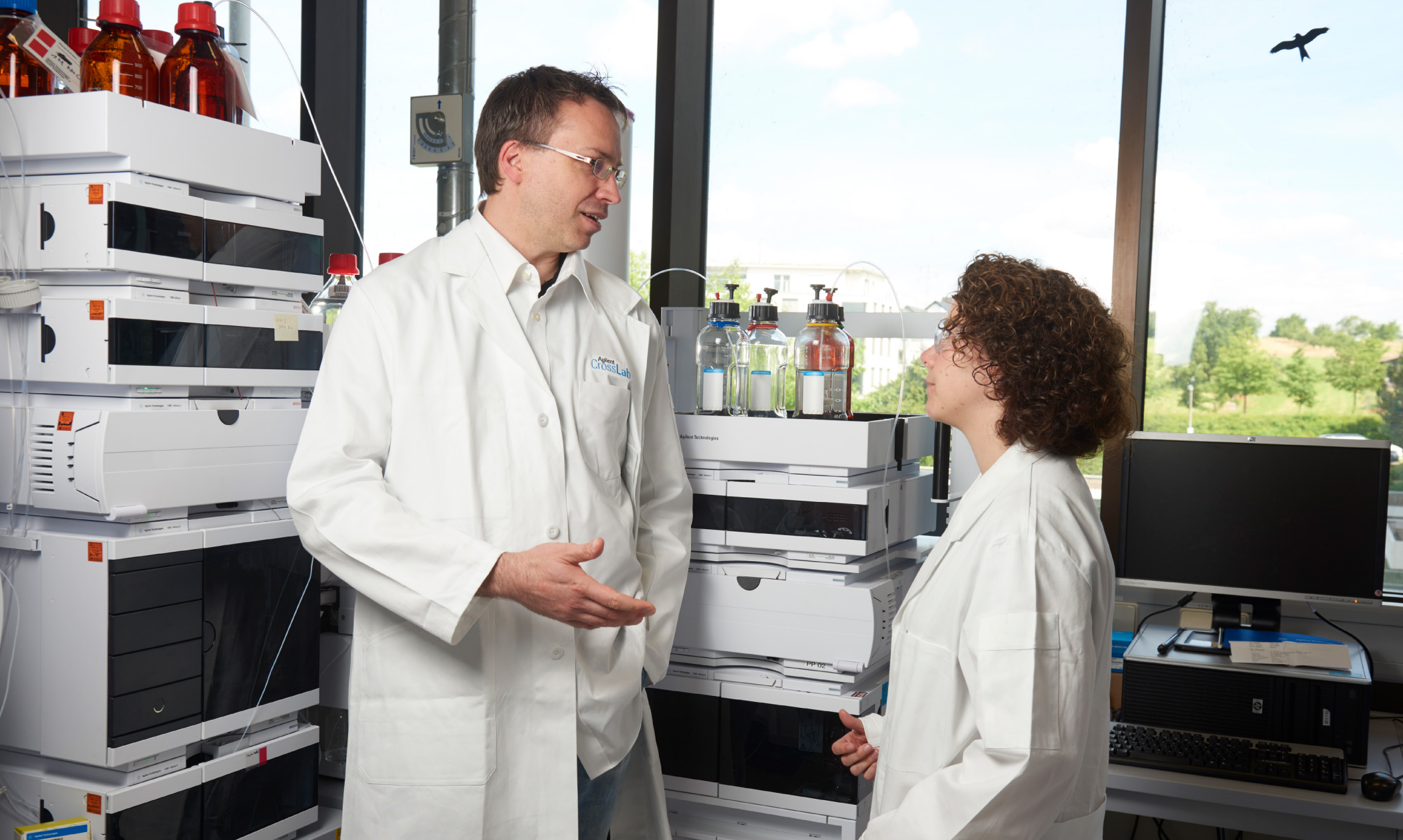
Pay as you grow

Should I expect any additional costs at the end of the agreement?

Any additional expenses should be outlined in the financing agreement.

With the pay-to-own plan, there are no additional costs. Ownership will be transferred to you at the end of the term.

If you select the pay-for-use plan, in most cases, Agilent will remove the instrument at our cost, and so long as the instrument has been maintained in good working order, and in accordance with the agreement, you should not expect any additional costs.



Industry Experts

How well does the Agilent Financial Solutions Specialist understand my needs?

You'll be working alongside your Agilent sales representative and an Agilent Financial Solutions Specialist throughout the entire process. We can customize each deal, working with our financial service providers to get you the best financing offering for you and your goals.





How do I get started?

Contact Us

Tell your Agilent Account Manager that you are interested in financing.

Send an email to

financing@agilent.com

Learn more at

www.agilent.com/chem/financing

and submit a Credit Application today.

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