

— A GOLD COAST COPIERS GUIDE

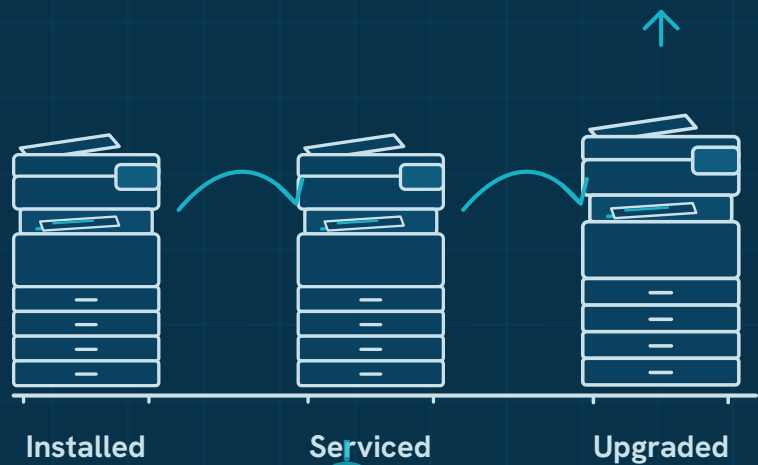
How to Pay for a Copier

Five ways a Gold Coast business can pay for an office copier, set out plainly, with what each asks of you up front and how things stand when it finishes.

✓ All five in one table

✓ The replacement warranty

✓ Four questions to decide



— WHAT IS IN HERE

Five options, one decision

A Gold Coast business can pay for an office copier in five ways. You can rent one, pay cash, take a lease, use finance, or be charged per page under a managed print agreement.

No single option suits every business. These chapters put all five together, take each in turn, show how they end, explain the replacement warranty and finish with four questions to help you choose.

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— INSIDE

Five ways to pay

- 1 Renting
- 2 Buying outright
- 3 Leasing
- 4 Finance
- 5 Paying by the page

Rent an office copier from \$15 a week plus GST, delivered and installed.

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

Please note

This is general information, not financial advice. Your accountant is the one to ask about tax.

01

CHAPTER 01

The five options together

What you pay, what is covered, how it ends and who it suits, for each of the five.

	01 Rental TOP PICK	02 Outright purchase	03 Lease	04 Finance	05 Managed print
WHAT YOU PAY	A set weekly or monthly amount	Once, at the start	Monthly payments	Monthly repayments	A page charge each month, with the machines rented
SERVICE AND COVER	Part of the rental, replacement warranty and all	Optional. With our service agreement added, the replacement warranty is included	Put on our service agreement, which brings the replacement warranty for the term	Put on our service agreement, which brings the replacement warranty for the term	Covered by the page charge, with the replacement warranty as well
AT THE FINISH	Move up to a newer machine or return it; ask us about keeping it	It belongs to you	As the lease sets out: return, upgrade or pay the residual	Yours when the last repayment is made	Ends with the agreement term
GOOD FOR	Most businesses: no big outlay, even payments, an easy step up	Cash buyers who hold on to machines	When the accountant favours leasing	Owners who want it to be theirs without paying it all at once	Several machines, one agreement, one bill

Rental suits most

A single regular payment, servicing included, no big outlay, and a newer machine once the term is up.

Cash, if machines stay for years

Buying outright works out lowest over a long life, provided the money is there and the machine will stay.

Lease or finance if you prefer

Leasing or finance can be arranged instead, if that is what you or your accountant want.

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A general guide, not financial advice. Tax is a question for your accountant.

02

CHAPTER 02

Renting a copier

Most of our customers rent. One regular payment, the machine serviced throughout, and a newer one when the term is up.

01

Choose a machine

We put forward two or three for the way you work, each with a weekly or monthly figure.

02

Sign the agreement

A three to five year business rental, subject to approval.

03

We install it

Delivered, connected and ready to scan, in about a week for most machines.

04

We look after it

Our service agreement covers toner, parts and repairs for one cost per page.

05

The term ends

Move to a newer machine or return it. Keeping it is a question to ask us.

Why most businesses rent

- ✓ No large payment up front, so the machine pays its way from the start.
- ✓ One fixed amount, regular as clockwork, simple to budget for.
- ✓ Servicing sits in the same arrangement, so one phone call sorts it.
- ✓ At the end you move on to a newer machine instead of nursing an old one.

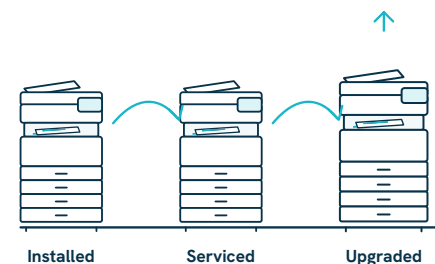
All inclusive rentals

Our all inclusive rentals treat the included prints as one allowance for the whole term. Busy months cost nothing more and quiet months are not lost. Ask whether that suits the way your business prints.

Rental is not hire

Our rentals last for years. The machine is picked for your business and serviced right through. Hire means days or weeks, which we do not offer. Rentals are for businesses, subject to approval.

You can rent any grade from new through to refurbished, and A4 office printers too. On renewed and refurbished machines the term can reach 60 months; age sets the limit.



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Whose is it during the term?

The rental company owns it while the term runs. Afterwards it returns to us, and you either upgrade or hand it back. Keeping it is something to raise with us.

Monthly payments do not make it yours at the finish. Our rentals are designed around the upgrade.

03

CHAPTER 03

Paying cash

The machine is yours from the first day. If the money is there, nothing else costs less over the long run.

Pay once, own it outright. If you have the cash and will keep it for years, it costs the least over its life.

Servicing

When you buy outright, a service agreement is up to you, though it is what keeps the machine running. With one in place, toner, parts and repairs are covered at a set cost per page.

Warranty

The maker's warranty on a new copier normally lasts 12 months and takes in the hardware; consumables are not part of it. Past that first year, your protection comes from the service agreement. With our service agreement, the replacement warranty covers the whole term. Buy without one and the cover varies from machine to machine; we state it in writing before the sale.

Good to know

- Older used machines tend to be sold for cash.
- Thinking of owning your next machine? We can show the cash price next to the rental.
- Every machine we supply includes delivery, installation, scanning setup and training.

CHAPTER 04

04

Leasing a copier

The machine is bought by a finance company and you repay it each month across a fixed term, commonly 36 to 60 months.

What each payment comes to depends on the machine, how long the term is and your business. The lease itself decides the ending: return it, upgrade, or pay a residual to keep it.

Most of our customers rent instead, because the ending is simpler: upgrade or return. Should you or your accountant want a lease, we set it up. Leases are available on A3 copiers and A4 office printers alike, refurbished machines included, up to 60 months where age allows.

Lease or rental?

They differ mostly in the paperwork and the ending. Our rental finishes with an upgrade or a return. A lease ends however its terms say: returned, upgraded or a residual paid.

Ask us to price your machine over 36, 48 and 60 months so you can compare.

05

CHAPTER 05

Financing a copier

If you want the machine to be yours in the end without paying it all now, finance is the route. Businesses only, subject to approval.

A new, renewed or refurbished copier can be paid off over three to five years, on a rental, a lease or other finance arranged with our finance partner.

What we can set up

- **Rental:** what most choose. Regular payments, then an upgrade or a hand back.
- **Lease:** if your accountant would rather.
- **Other finance:** if you want the machine to be yours at the end. Ask us.

How long, and how old

Terms of 36, 48 or 60 months are usual. A new machine can run the full term; a refurbished one can stretch to 60 months if it is young enough, and the oldest machines are normally bought outright.

Approval

Finance is offered to businesses only, and approval rests with the finance company. Have your ABN and business name ready; larger amounts may need more detail. We help you through each step.

PLAIN WORDS

The finance words explained

Finance lease

The finance company is the owner. When it ends, you hand it back, extend, or pay the residual to keep it.

Operating lease

You use the machine for a set time, then it goes back.

Chattel mortgage

You own it from day one, with a loan secured over it.

Balloon or residual

A lump sum left to the end of some agreements, usually paid if you want to keep the machine.

Our own monthly agreements are rentals, and every term is shown to you before you sign.

06

CHAPTER 06

Paying by the page

Managed print services put the machines, toner, parts and repairs on one monthly bill, charged by the page.

Under a managed print agreement, your copiers, printers, toner and servicing come together on one monthly bill, charged by the page. Your staff print and we take care of the rest.

One idea, many names

You may hear MPS, managed print, cost per page, facilities management, cost per copy, a click charge or managed print services. They all describe a set charge for each page that covers toner, parts and repairs. With us, the machines can be rented inside the same managed print agreement, so one bill covers everything.

Who it suits

- ✓ Businesses running a few machines that would like one supplier and one invoice.
- ✓ Owners who want printing to be a steady, known cost.
- ✓ Offices weary of separate toner orders and repair bills.

Only one machine and modest volumes? Then a rental with a service agreement is the simpler way to the same result.

How billing by the page works



Every page counted

Separate meters for mono and colour.



Readings collected

Each month, automatically where the machine can send them.



Billed by the page

Each page at its agreed rate, toner, parts and repairs in.



A clear picture

Every page and its cost, on record.

Will I need to send meter readings?

Usually not. We collect readings every month, automatically where the machine can, and only ask you if it cannot send them.

Is there a minimum each month?

Many managed print agreements have one. Any minimum in ours is written into the agreement and explained before you sign.

07

CHAPTER 07

How each option ends

The five options differ most at the finish, so know how yours ends before you sign anything.

Rental



Move up to a newer machine or return it. Keeping it? Ask us.

Buy outright



It was yours from the start.

Lease



Set by the lease: return, upgrade, or pay a residual.

Finance



Yours once the last repayment is made.

Managed print services



Finishes when its agreement term does.

Whatever you choose, find the notice clause

Many agreements need written notice well before the end date, or they keep billing. **Before the Paperwork** covers it.

Planning the changeover

We book delivery for your end date: new machine in, old one out, on one visit.

REPLACEMENT WARRANTY

A machine that fails is replaced. Every month of the agreement.

Any machine we look after on a service agreement comes under our replacement warranty, whatever its age and however you paid for it. Rented, leased, financed or bought outright, new or secondhand: if it fails, we replace it. Cover runs for the whole term of the agreement, through to its final month.

The maker's warranty on a new copier normally lasts 12 months and takes in the hardware; consumables are not part of it. Past that first year, your protection comes from the service agreement. Every detail of the replacement warranty is set down in your agreement.



08

CHAPTER 08

Deciding how to pay

Go down the four questions and stop at your first yes. If you answered no to all four, rental fits best.

1

Several machines, and you want them all on a single invoice?

YES



Managed print

↓ NO

2

Is the cash there, and will you keep the machine for years?

YES



Buy outright

↓ NO

3

Want it to be yours in the end, without a big outlay now?

YES



Finance

↓ NO

4

Has your accountant asked for a lease?

YES



Lease

↓ NO

Rental.

What most businesses choose: nothing to pay up front, steady payments, then a newer machine.

Or ask yourself three things

- 1 Would you rather keep the cash in the business?
- 2 Will a newer machine appeal in three to five years?
- 3 Would you like servicing in the same agreement?

Three yes answers point to renting or leasing.
Three no answers point to buying outright.

TAX**A word on tax**

Each option is taxed in its own way. Rental payments are often treated as an operating expense, but only your accountant can say how that applies to your business.

General information, not financial advice.

Still weighing it up? We will put the options next to each other.

Tell us the machine you have in mind, or what you need it to do, and we set out written figures for each way to pay.

(07) 5631 9266

— WHEN YOU ARE READY

Tell us how you print. We put the right machines in writing.

Ring us or send a few lines. Two or three machines that suit your business come back, each with its figures in writing, and no obligation.

**(07) 5631 9266**

Monday to Friday, 8am to 5pm

**goldcoastcopiers.com.au/contact**

Tell us about your office; we answer with written figures.

**info@goldcoastcopiers.com.au****The Gold Coast, from Ormeau and Yatala to
Coolangatta, and Tweed Heads**

We service every machine we put in.

Rent an office copier from \$15 a week plus GST, delivered and installed.

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

— THE OTHER TWO GUIDES

Picking the Right Copier

A Gold Coast Business Guide

Before the Paperwork

A Copier Agreement Checklist

