

— A COPIER STORE GUIDE

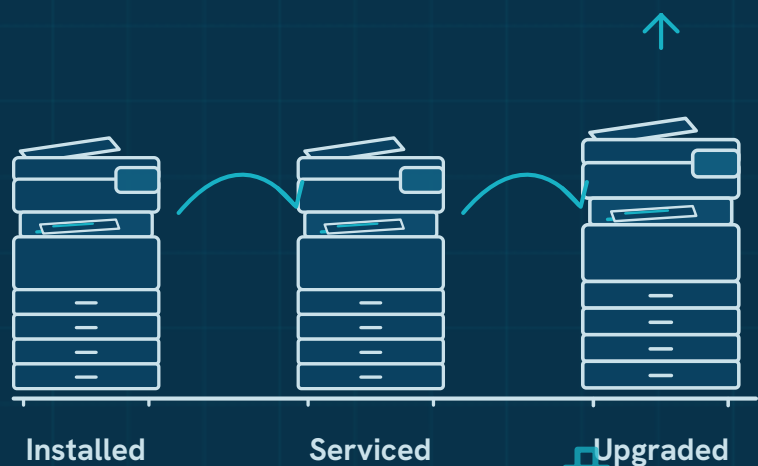
Paying for a Copier

Rental, lease, finance, cash or per page: how each one works, who it suits, and where it leaves you at the end.

✓ Five options compared

✓ Warranty explained

✓ A quick decision path



— INSIDE THIS GUIDE

Five ways to pay, compared

How should you pay for an office copier? You can rent it, pay cash, lease it, finance it, or pay per page on a managed print agreement.

Each fits a different kind of business. The chapters compare them side by side, show how each one ends, explain the replacement warranty, and close with a four question decision guide.

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The five options

- 1 Rental
- 2 Lease
- 3 Finance
- 4 Paying cash
- 5 Managed print, per page

Copier rental from \$15 a week plus GST.

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

General information

General information, not financial advice. For tax, talk to your accountant.

01

CHAPTER 01

All five, side by side

Cash, rental, lease, finance or per page: what each involves, and which business it fits.

	01 Rental MOST CHOSEN	02 Buy outright	03 Lease	04 Finance	05 Managed print services
PAYMENTS	One regular weekly or monthly amount	A single payment	Monthly payments	Monthly repayments	A charge per page each month, machines on a rental
SERVICE AND WARRANTY	Built in, with our replacement warranty for the term	Add our service agreement and the replacement warranty comes with it	On our service agreement, so the replacement warranty runs the full term	On our service agreement, so the replacement warranty runs the full term	Page rate includes toner, parts and repairs, plus the replacement warranty
WHEN IT ENDS	Trade up to a newer model or return it. To keep it, ask us	You own it	Lease terms decide: hand back, upgrade, or pay the residual	Yours after the final payment	Runs to the end of its term
SUITS	Most businesses: no upfront cost, steady payments, simple upgrades	Cash buyers who keep a machine for many years	Businesses whose accountant prefers leasing	Buyers who want ownership without the upfront cost	Several machines, one supplier, one bill

Most choose rental

One regular payment with servicing built in, nothing large up front, and a newer machine when the term ends.

Cash, for the long haul

Paying outright costs least over a long life, if the money is there and you will keep the machine for years.

Lease or finance, on request

If your accountant would rather lease or finance, we arrange either.

Copier rental from \$15 a week plus GST.

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

General information only, not financial advice. Tax questions are for your accountant.

02

CHAPTER 02

Copier rental

The way most of our customers pay. A single regular payment, the machine looked after, and a newer one when the term ends.

01

Pick from the range

We shortlist two or three machines for the way you print, each with its weekly or monthly figure.

02

Sign up

Subject to approval, a business rental agreement of three to five years.

03

Installation

Delivered, connected to your network, scanning set up. Most machines are in within about a week.

04

Servicing

Toner, parts and repairs on a service agreement, at a set cost per page.

05

Term ends

Trade up to a newer model or return it. Want to keep it? Ask us.

Why rental is the usual choice

- ✓ Nothing large to pay up front. The machine earns its keep from day one.
- ✓ A fixed, regular payment that is easy to budget.
- ✓ Service sits in the same arrangement, so one call covers it.
- ✓ When the term ends you move up to a newer machine instead of keeping an ageing one.

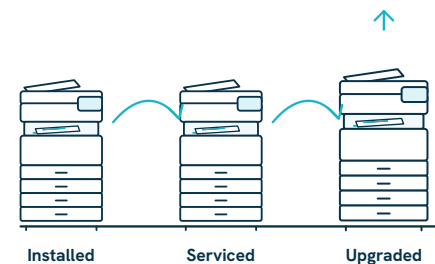
All inclusive rentals

With our all inclusive rentals, the included prints are a pool for the full term, not a monthly quota. Busy months cost no extra and quiet months are not wasted. Ask whether it fits the way your office prints.

Rental is not hire

A rental runs for years, on a machine picked for your office and serviced throughout. Hire means days or weeks, and we do not offer it. Rental is for businesses and subject to approval.

Every grade from new to refurbished can be rented, and so can A4 office printers. Renewed and refurbished machines run as long as 60 months; the machine's age sets the limit.

**Copier rental from \$15 a week plus GST.**

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

Whose machine is it?

During the term the machine belongs to the rental company. At the end it comes back to us: you upgrade or hand it back, and if you want to keep it, ask us.

Paying monthly does not make the machine yours at the end. Our rentals are built around the upgrade.

03

CHAPTER 03

Buying it outright

One payment, full ownership. The lowest lifetime cost, if you have the funds.

Pay once and the machine belongs to you. Over a long life it is the lowest cost route, provided the cash is there and you plan to keep it for years.

Service

When you buy, the service agreement is your choice, and it is what keeps the machine working. Toner, parts and repairs are then charged at a set cost per page.

Warranty

On a new copier the maker's own warranty is usually 12 months, on the hardware only; consumables sit outside it. Beyond that year, your cover is the service agreement. Put the machine on our service agreement and the replacement warranty applies for the whole term. Without one, the warranty depends on the machine, and we confirm it in writing before you buy.

Worth knowing

- Older used machines are normally sold outright.
- Rather own your next machine? We quote the cash price alongside the rental for comparison.
- Delivery, installation, scanning setup and training come with every machine we supply.

CHAPTER 04

04

Copier leasing

The finance company buys the machine; you repay it monthly over a fixed term, typically three to five years.

Monthly payments vary with the machine, the term and your business. What happens at the end is set by the lease: hand it back, upgrade, or pay the residual and keep it.

Most customers go with our rental instead, because the end is simpler: upgrade or hand back. Prefer a lease, or does your accountant? We can arrange it. A3 copiers and A4 office printers can both be leased, refurbished machines included, for as long as 60 months where their age allows.

Lease versus rental

The difference is mainly the ending and the paperwork. Our rental ends in an upgrade or a hand back. A lease may end in a return, an upgrade or a residual, as the lease sets out.

Ask for your chosen machine quoted over 36, 48 and 60 months, side by side.

05

CHAPTER 05

Finance options

Spread the cost, with ownership at the end if you want it. For businesses, subject to approval.

Spread a new, renewed or refurbished copier over three to five years. Rental, lease or other finance, arranged through our finance partner: you choose.

What we can arrange

- **Rental:** the usual choice. Regular payments, then upgrade or hand back.
- **Lease:** when your accountant prefers one.
- **Other finance:** when you want to own the machine at the end. Ask us.

Term length and machine age

Typically 36, 48 or 60 months. New machines qualify for the full term. Refurbished machines can reach 60 months if their age allows. The oldest machines are normally bought outright.

Getting approved

Finance is for businesses, and the finance company decides approval. Have your ABN and business name to hand. Bigger amounts may need more detail. We guide you through each step.

JARGON

Finance terms, decoded

Finance lease

The financier owns the machine. At the end you return it, extend, or pay the residual and keep it.

Operating lease

Use it for a fixed period, then give it back.

Chattel mortgage

It is yours from the start, with a loan secured against it.

Residual or balloon

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

Our monthly agreements are rentals, and you see every term before you sign.

06

CHAPTER 06

Managed print services

Paying per page: machines, toner, parts and repairs on a single monthly bill.

With a managed print agreement, your copiers, printers, servicing and toner sit on one monthly bill, charged per page. You print; we handle everything else.

Same service, different names

Managed print services, MPS, managed print, facilities management, cost per page, cost per copy or click charge. Each describes the same arrangement: a set charge for every page, covering toner, parts and repairs. On a managed print agreement with us, the machines can sit on a rental in the same agreement, so a single bill covers the lot.

Best suited to

- ✓ Businesses running several machines that want one supplier and one bill.
- ✓ Anyone who wants printing as a fixed, predictable cost.
- ✓ Offices tired of buying toner and paying repair bills one by one.

Only one machine at modest volumes? A rental with a service agreement does the same job, more simply.

Per page billing, step by step



Pages counted

Mono and colour, on separate meters.



Readings sent

Monthly, automatically where the machine can report.



Charged per page

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



Full visibility

Every page printed, and its cost.

Do I have to send readings?

No. We gather them monthly, automatically where the machine allows, and only ask you when a machine cannot report.

Is there a monthly minimum?

Many managed print agreements include one. Ours is written into the agreement before you sign, and we explain it.

07

CHAPTER 07

When the term ends

The ending is where the five options differ most. Know yours before you sign.

Rental

Trade up to a newer model or return it. To keep it, ask us.

Buy outright

You own it.

Lease

The lease decides: hand it back, upgrade, or pay the residual and keep it.

Finance

Yours after the final payment.

Managed print services

Runs to the end of its term.

Every agreement: check the notice clause

Plenty of copier agreements want written notice well before the end date. Without it they keep running at the same payment. Diary the deadline. Our guide **Read Before You Sign** covers this in full.

Plan the swap

We schedule delivery to your end date: the new machine in and the old one out in the same changeover.

REPLACEMENT WARRANTY

If it fails, we replace it. Right through the term.

Put any machine on our service agreement and the replacement warranty comes with it. New or secondhand, and whether you rent, lease, finance or buy outright, the rule is the same: should the machine fail, you get a replacement. The cover runs to the final day of the agreement, not the end of year one.

On a new copier the maker's own warranty is usually 12 months, on the hardware only; consumables sit outside it. Beyond that year, your cover is the service agreement. Your agreement sets out the full terms of the replacement warranty.



08

CHAPTER 08

Choosing your way to pay

Work down four questions and stop at the first yes. No to all four?
Rental fits.

1

Running several machines,
and want one supplier and
one bill?

YES



Managed print
services

↓ NO

2

Got the cash, and keeping
the machine for many
years?

YES



Buy outright

↓ NO

3

Want to own it eventually,
with nothing big up front?

YES



Finance

↓ NO

4

Is a lease your
accountant's preference?

YES



Lease

↓ NO

Rental.

The usual choice: nothing up front, steady payments, a
newer machine at the end.

Three quick questions

- 1 Would you rather keep the cash?
- 2 Will you want a newer machine in three to five years?
- 3 Should servicing sit in the same agreement?

Yes to all three: rent or lease.

No to all three: buy outright.

TAX

Ask your accountant about tax

Each way to pay is treated differently for tax. Many businesses count rental payments as an operating expense, but your accountant can confirm how it applies to yours.

General information only, not financial advice.

Still deciding? We will lay every option side by side.

Name the machine, or describe what you need, and we put written figures for each way to pay next to each other.

 **(03) 7056 9994**

NEXT STEP

Compare the machines that fit, side by side, in writing.

Describe how your office prints. We shortlist two or three machines from the full range and put real figures for each in writing. No obligation.

**(03) 7056 9994**

Monday to Friday, 8am to 5pm

**copierstore.com.au/contact**

Describe what you need. Written figures come back.

**info@copierstore.com.au****Greater Melbourne: the CBD and inner city, the east, the south east, the west and the north**

Every machine we deliver, we also service.

Copier rental from \$15 a week plus GST.

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

MORE COPIER STORE GUIDES

Choosing an Office Copier

The Copier Store guide

Read Before You Sign

A copier agreement checklist

