



Good
PARTNERSHIP
keeps me going forward.

Lease of agricultural machinery

Request on Tel. 02 9765 100
and on www.unicreditleasing.bg

 **UniCredit**
Leasing

UniCredit Leasing

WE KNOW THAT FARMERS' BUSINESS HAS SEASONALITY AND SPECIFICITIES. WE OFFER YOU AN INDIVIDUAL PAYMENT SCHEME FOR AGRICULTURAL MACHINERY.

- We have a long-standing experience in financing agriculture
- We support and understand farmers and breeders in all regions where we are present
- We offer personal services to each client
- We are present throughout the country through our branches and the branch network of UniCredit Bulbank
- We provide insurance services through UniCredit Insurance Broker

WHY LEASING?

- Simplified application and approval procedure
- No additional collateral
- Low initial own investment
- Flexible financial burden
- Possibility of financing and deferred payment of VAT
- Use of preferential terms provided by suppliers and insurers
- Individual repayment schedule according to business seasonality
- No monthly installments during weak months
- Repayment periods of up to 5 years



Which is your type of lease?

OPEN-END FINANCIAL LEASE:

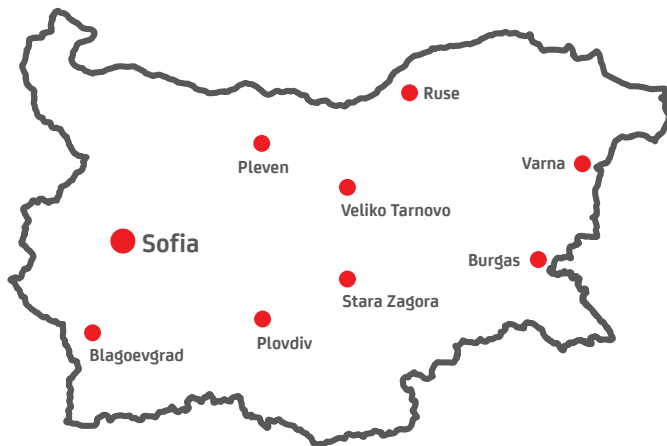
- VAT is payable in installments together with lease payments
- Option to pay the residual value at the end of the contract and acquire the lease object

CLOSED-END FINANCIAL LEASE:

- VAT is payable one-off and in advance when the lease object is handed over
- Once all liabilities under the contract have been paid, the client becomes the owner of the lease object

CLOSED-END FINANCIAL LEASE AND VAT FINANCING:

- When the lease object is handed over to the client, an invoice is issued for its full purchase price
- VAT is financed by UniCredit Leasing by adding it to the total liability under the contract and the client pays it in installments for the entire duration of the lease
- Tax credit for VAT deferred in monthly installments



Head Office:

SOFIA

14, Gyueshevo Street, fl.1
Tel. 02 9765 100
www.unicreditleasing.bg

Regional offices:

BLAGOEVGRAD

22, Tsar Ivan Shishman
Tel. 073 887 985

BURGAS

22, Aleksandrovska Street
Tel. 056 871 572

VARNA

28, Slivnitsa Blvd.
Tel. 052 678 029

VELIKO TARNOVO

13, Vasil Levski Street
Tel. 062 615 711

PLEVEN

11, Tsar Simeon Street
Tel. 064 800 234

ПЛОВДИВ

4, Ivan Vazov Street
Tel. 032 900 250

RUSE

5, Kiril Startsev Street
Tel. 082 838 138

STARA ZAGORA

126, Simeon Veliki Street
Tel. 042 696 236



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