



# A good partnership for a plentiful harvest

## **Lease of agricultural machinery**

Request on Tel. 02 97 65 100  
and on [www.unicreditleasing.bg](http://www.unicreditleasing.bg)

 **UniCredit**  
Leasing



**A good partnership  
for a plentiful harvest**

## **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](http://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

PLOVDIV

4, Ivan Vazov Street

Tel. 032 900 250

RUSE

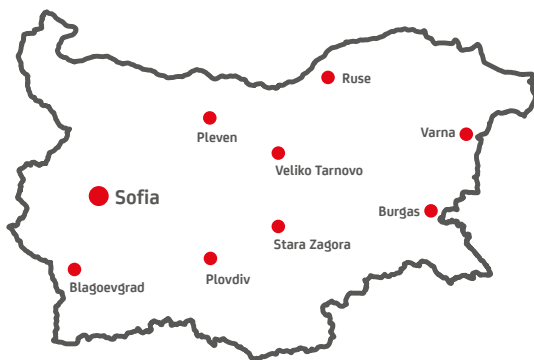
5, Kiril Startsev Street

Tel. 082 838 138

STARA ZAGORA

126, Simeon Veliki Street

Tel. 042 696 236



**02 9765 100**



**[www.unicreditleasing.bg](http://www.unicreditleasing.bg)**