Enabling accessible healthcare
Healthcare finance from Siemens Financial Services
» We use all sorts of financing techniques... but asset finance always comes first... it’s good for cash flow. «

Public Hospital, China

» Asset finance allows us to be more flexible when opportunities come up. «

Private Hospital, USA

» The pace of change with all sorts of the more sophisticated types of medical equipment is phenomenal – many, many times faster than 10 years ago and continuing to accelerate – usually in the form of software or other digital upgrades. In this regard outright purchase makes no sense. Acquiring medical equipment on some sort of lease structure delivers fixed costs, guaranteed availability, and properly planned replacement. «

Public Hospital, Turkey

» What we can’t afford is divergence between the technological capabilities of our hospitals... we can’t really sweat a piece of equipment in one hospital while another is offering the best-in class. So that’s where flexible financing arrangements, which recognize our value as a whole business... become so important. «

Private Hospital, UK
Enabling accessible healthcare

While the healthcare sector largely depends on the expertise and experience of people, healthcare equipment and technology play a vital role. Supported by the latest technology and infrastructure, healthcare organizations can diagnose more accurately and deliver better treatment whilst working faster and more efficiently.

Siemens Financial Services is an international provider of business-to-business financial solutions for Siemens and third parties. We enable investments in the healthcare sector through the provision of commercial finance, project and structured finance, and leveraged finance and insurance.

The Commercial Finance unit of Siemens Financial Services (SFS Commercial Finance) specializes in equipment and technology financing and vendor finance solutions. With extensive expertise in the market, SFS Commercial Finance supports accessible healthcare, providing organizations with the finance needed to acquire equipment and technology that raises the standards of care for thousands across the world.
Local expertise, local partnering, global presence

SFS Commercial Finance works with providers across the globe to arrange the most appropriate healthcare equipment financing.

We have expert understanding of the economies of each country and region we work in, and an extensive understanding of the global healthcare market. This enables us to offer healthcare institutions the best value available in the market, with financing designed to meet their needs, wherever they are located.

Co-operations
– Switzerland
– Japan
– Brazil
SFS Commercial Finance: capabilities & fast facts

100 offices globally, with more than 3,100 finance experts working world-wide for SFS

We achieved 80% customer satisfaction score for our healthcare finance

We have more than 14,000 healthcare customers across the globe

Financing solutions
- Finance Lease
- Operating Lease
- Hire Purchase
- Rental
- Loans
- Software Financing
- Managed Services
- Flexible Usage
- Channel Financing

Global asset split
what we finance in the healthcare sector

Accessible healthcare
we support Accessible Healthcare, providing organizations with the finance needed to acquire equipment that raises the standards of care for thousands throughout the world.

*Other includes; Manufacturing & Process Industry, Construction and Mining & Materials Handling, Agriculture, Energy, Transportation.
Recognized for helping healthcare organizations overcome their challenges

At SFS Commercial Finance, we understand that acquiring new equipment and technology for healthcare institutions is not always easy. As budgets tighten and demands on services increase, organizations face the challenges of balancing patient needs and increasingly stretched resources. So how can healthcare providers secure the necessary funding to access essential equipment without committing precious capital and losing valuable time navigating complex financial agreements? We believe we have the answer.

SFS Commercial Finance can relieve the pressure by tailoring a unique solution that puts the healthcare equipment and technology needed within easy reach. With a wide range of finance options, we’ll build a solution that works for our customers.

We work closely and build relationships with healthcare organization management, owners, clinicians and technicians to develop innovative and affordable financing for acquiring healthcare equipment and technology. This includes advanced medical technology, as well as items such as beds, office equipment and IT.

By building close relationships, we gain an understanding of the objectives of each of the healthcare organizations we work with. This enables us to help healthcare institutions achieve their goals.

We are supported by state of the art systems which let us process applications for finance swiftly and efficiently and we don’t stop once the paperwork is signed. SFS Commercial Finance will continue to support healthcare organizations as a long term financial partner – so the focus is on the equipment and technology that drives improved standards of care, not on the complexities of financing it.

Healthcare provider realities

- Board
- C-Suite (CFO & CEO)
- Department heads
- Physicians and clinical staff

Revenues & performance

Service & satisfaction

Critical customer challenges

- Drive patient throughput by increased differentiation
- Respond to an increasing focus on health outcomes
- Ensure reputation positively impacts business results
- Attract and retain the best clinicians
- Grow revenue with constrained funding and high fixed cost
- Better manage operations to reduce overhead burdens
- Respond to an increasing pressure on costs
- Respond to an increasing focus on patient satisfaction
- Advance institution capabilities to foster innovative care
Specialist healthcare financing solutions from Siemens Financial Services for healthcare organizations

Tailored financing solutions
With no up-front investment, equipment pays for itself over time or as it is used.

Easier budgeting
Predictability of payments over time.

Improved liquidity
Working capital is preserved, allowing investment in other strategic priorities.

Integration of add-ons
Service and maintenance can be integrated into the contract, so the equipment is more effective and efficient over time.

Additional line of credit
No adverse effect on existing credit lines.

Specialist industry knowledge
Through working with our team of trusted and local financing experts.

This gives healthcare organizations:

Better access to the best technology
Finance will allow them to access the latest healthcare equipment – not just what they thought they could afford.

Which ultimately enables them to:

- Increase Productivity
- Enhance Patient Care
- Extend Market Access
- Improve Safety
- Improve Energy Savings
- Reduce Costs
- Improve Outcomes
- Enhance Patient Experience

Finance enabled solutions – transparent total costs offset against expected outcomes over time of tangible net benefit to customer.
Spectrum of products to support healthcare organizations achieve their goals

SFS Commercial Finance offers a range of financing solutions to meet the needs of different types of healthcare organizations.

**Capital Equipment**
- Medical equipment
- Imaging technology
- Building technology
- Patient transport
- Operating tables
- Beds
- Office equipment

**Information Technology**
- IT infrastructure, e.g.
  - Software
  - Mobile devices
  - Storage devices

**Debt Management and Liquidity**
- Consolidate debt due to lower market rates
- Defease bonds due to lower interest rate
- Address execution of bond call
- Establish lines of credit to meet cash flow needs

**M&A Activity**
- Acquisition of hospital, outpatient facilities, imaging centers, physician groups

**Real Estate**
- Make improvements or modifications to existing facility
- Construct new buildings
- Purchase a facility

**Additional offerings from SFS**
Siemens Financial Services enabling healthcare sales across the globe

Whether you are a manufacturer of healthcare equipment or technology, a vendor or channel partner, SFS Commercial Finance can provide healthcare sales financing programs that will enhance a vendor’s competitive edge and ultimately help healthcare customers improve patient care. We have teams available to work with vendors’ sales force around the world to develop financing solutions tailored specifically to each vendor’s sales objectives, distribution channels and processes.

SFS Commercial Finance provides outstanding service, both in the development and subsequent processing of vendor sales finance. We combine our understanding of each vendor’s customers’ financing requirements, with processes and products designed to aid the vendor. We work hands-on and at a local level, yet with access to Siemens’ global network of resources, custom build financing for the specific needs of every client and each situation, using our portfolio of financial solutions.

We make the process easier
We deliver at speed
We add value
We work with integrity to earn trust

SFS Commercial Finance has the unique ability to provide customized healthcare financing solutions to help healthcare professionals get better access to innovative healthcare equipment and technologies to deliver better patient care.

Provider makes repayments
SFS pays for equipment

Healthcare providers worldwide
Healthcare vendors – OEMs or channel
Vendor supplies equipment
Benefits of working with Siemens Financial Services for healthcare organizations

**Geographic Footprint**
Customer proximity, with a thinking globally acting locally approach.
Global reach and capabilities exceeding most competitors.
Ability to support important growth and development countries.

**Trusted Brand**
A globally recognized brand.
Increased customer convenience for working with a renowned market player.
Trusted, expert and effective employees.
Better connected to the market.

**Customer Intimacy & Service Excellence**
Healthcare dedicated teams, with specialist local knowledge.
Understanding of customer value drivers – based on spectrum of organizational type, size and key stakeholders.
Long experience in market - delivering ‘ease and speed’ of customer experience.

**Knowledge of Healthcare Solutions & Assets**
Ability to provide customer tailored services resulting from extensive knowledge of the market.
Deep understanding of asset use, as basis of Residual Value and other product tailoring calculations.
Differentiated offerings across the globe – e.g. finance lease, operating lease, loans, service inclusive agreements - tailored to customer requirements.
Enhanced remarketing capabilities and experience.
» Naturally, patients expect (and pay for) top-class procedures based on the latest technologies – so we have had to look round to find effective methods of financing that technology. «

Private Hospital, India

» Investing in new technology is important for process changes and sometimes you can’t postpone the investment. «

Private Hospital, Spain

» The changing healthcare system is influencing the way we invest... we are focusing investment on technologies that can generate more reliable diagnoses and reduce expensive invasive operations. «

Public Hospital, France

» We find that specialist financiers offer more flexible and appropriate terms, and they are willing to combine the complete technological solution (whichever vendors it comes from), and even offer an umbrella arrangement for future tech acquisition. «

Public Hospital, Germany

» By exploring alternative financing techniques (other than buying technology) we have found that you can often offer better, higher quality, patient services than might at first have appeared. This is especially important when it comes to high-end systems – such as very detailed diagnostics, or institution-wide healthcare informatics, or surgical robotics. «

Public Hospital, Sweden
Siemens is one of the world’s broadest interest multinational companies, active in 190 countries worldwide, with a strong heritage in engineering and technology.

Siemens Financial Services (SFS) is an international provider of business-to-business financial solutions for organizations across the globe, as well as for Siemens and its customers. SFS enables investments by providing commercial finance, project and structured finance, leveraged finance and insurance.

SFS brings with it an expert understanding of the healthcare sector as well as the workings of global economies. For clients, this results in a tailored financing package that considers both operational and financial demands.