



The way businesses operate has drastically changed over recent years. Current estimations show that two thirds of office based workers are now working in a hybrid environment. This change of working style requires employers to change how their traditional office spaces are set up and used. As a result, the buildings we use and the technology that populates them has had to change in tandem, which can be challenging and costly to keep up with.

At Siemens Financial Services (SFS), we offer integrated finance solutions for a vast range of assets that help vendors support their customers in transitioning to this way of working, whilst accessing the latest technology solutions. With our expertise and support, customers can easily and quickly finance new equipment without the burden of expensive upfront costs. We're committed to helping you stay ahead of the curve and build a brighter future for your business, all while ensuring our solutions align with our ongoing drive towards sustainability.

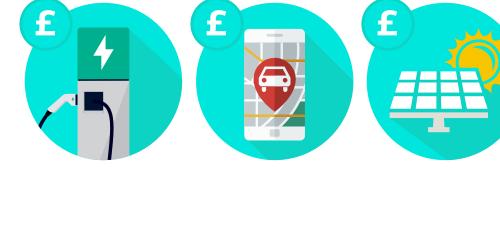
George Littlewood, Siemens Financial Services (SFS) explores how integrated finance is helping vendors to support their customers quickly, and easily transition to the way we now work;

Up and down the UK, office workers and the industries that support them are benefiting from technology and equipment funded by SFS. The range of assets available is evidenced in the below examples:



Rhiannon turns her delivery van into the business' car park. She pulls into a bay next to an **EV charging station** where an employee's car is plugged in. The energy to charge the cars comes from the **solar panels**. The van's **GPS** shares her arrival at the delivery location with the central dispatch office, while she approaches the building door. The charging station, telematics systems and

solar panels are all funded by SFS.



Dave is waiting at the reception and buzzes Rhiannon in. As she leaves, a visitor arrives and signs in. Dave offers them a coffee from the **vending machine** and then heads to the back office to make some **photocopies**. He's not worried about leaving the desk as he receives mobile notifications about the door and the site's perimeter benefits from 24-hour **CCTV**.

The door entry system, vending machine, photocopier, smart phone and CCTV are all funded by SFS.











It's 12:30 and many employees and their visitors are heading to the canteen for lunch. Since many people only visit the site a few times a week and on different days, they now benefit from a vending micromarket where a choice of self service hot and cold meal options are available and can be **paid for digitally**.

The micromarket, its products and cashless systems are all funded by SFS.





the rest of their team, based at various locations throughout the country. They're all using Salma's laptop for the call so instead of crowding round she has connected the machine to the meeting room's large screen. Integrated video and sound technology mean all three of them are visible at once. To make the experience even simpler, the room's digital sensors

Upstairs **Salma**, Chris and Pedro are on a video meeting with

and leave the room. The automated technology helps to create optimal working conditions without wasting energy resources. The IT and software as well as the building controls are all funded by SFS.

trigger temperature and lighting controls when they enter

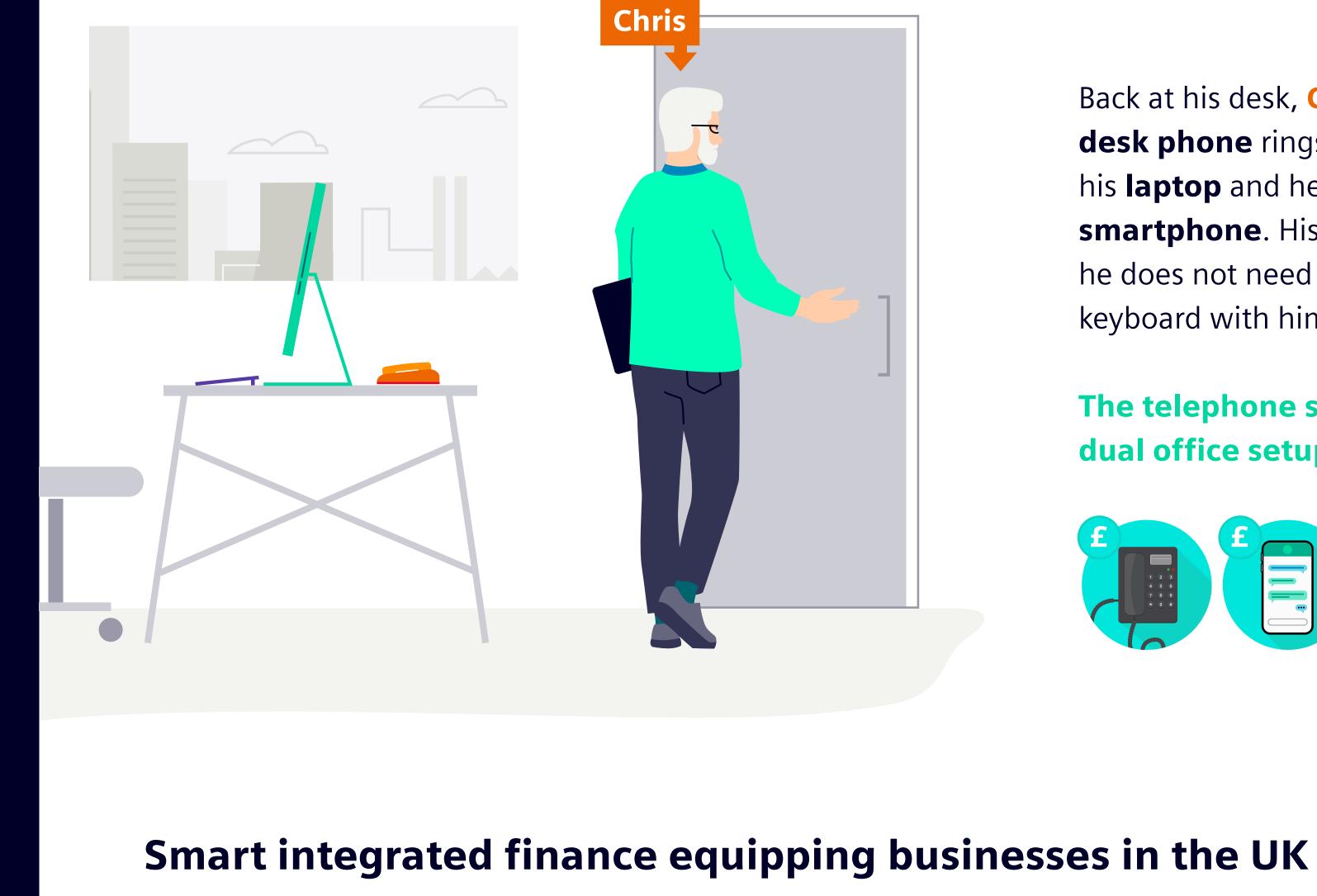












Salma

his **laptop** and heads home with his connected **smartphone**. His matching **home office** set up means he does not need to bother taking his monitor or keyboard with him for working remotely tomorrow. The telephone system, smartphone, laptop and dual office setups are all funded by SFS.

Back at his desk, Chris is packing up for the day when his

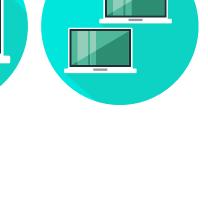
desk phone rings. After dealing with the call he unplugs





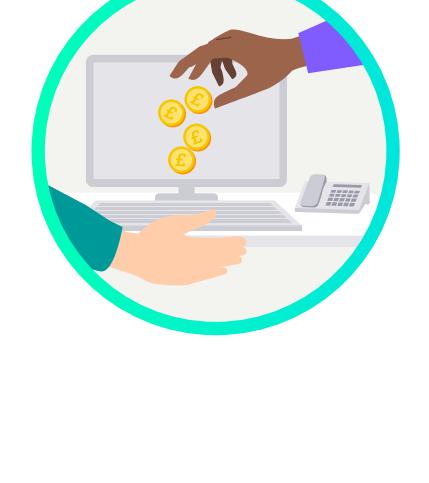






By using new technology and innovation, we continue to support vendors who are leading with finance solutions to bring new products and technology to their customers and markets. Our products and processes are designed to

support customer-led propositions that help drive efficiency, sustainability, easy budgeting and growth. **Finance Lease**



This is an alternative to cash or bank facilities. We buy the asset and retain ownership; the user has sole use by renting it for an agreed period and returns it at the end of the term.

No up-front cost means cash flow is kept within the user's business. **Benefits:** Lower initial costs

Fixed payments Access to the latest technology with the ability to upgrade at any time

- Tax advantages Protect existing credit line



Hire Purchase

- At the start of the contract the user pays an initial deposit and then makes regular payments
- **Benefits:**

Lower initial costs

 Spread the cost of ownership over time Ownership option at the end of term for a fee Tax Advantages

until the full cost of the asset has been paid.

Flexible deposits and fixed payments