

## “What’s the rate?”

Many customers assume that the most important question to ask about financing is “What’s the rate?” But most business-to-business financing is a lot more complicated.

Considering the monthly payment amount can help customers budget and compare their monthly equipment cost to the anticipated revenue from the equipment. It makes it easier to understand what’s really affordable.

Clicklease doesn’t have an interest rate, but saying “interest-free financing” is misleading. We do charge a lease fee, but we don’t express it in a percentage. And the lease fee will be different for each customer based on our proprietary algorithm that considers dozens of customer datapoints.

If customers want to see their total cost of ownership, they can multiply their monthly lease payments by the number of lease payments (plus their doc fee).

$$\text{Doc Fee} + (\text{Number of monthly payments} \times \text{amount of monthly payment}) = \text{Total Cost of Ownership}$$

