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# Vendor Financing Solutions

CIT Vendor Finance provides sales aid financing for manufacturers and distributors and lease financing directly to end-user customers around the globe. We are a leading provider of global vendor finance programs with active relationships among top players in industries such as healthcare, printing, technology, office products and other diversified industries. Clients include Avaya, Dell, Microsoft, Snap-on, and Toshiba.

### **Solutions**

- Capital and operating leases
- Customized financing structures
- Collateral or cash flow loans
- Sale-leaseback structures
- Wholesale and retail financing for distributors/manufacturers
- Discounting programs
- Portfolio acquisitions
- Refresh programs
- Ownership programs

#### Companies turn to CIT Vendor Finance to:

- Increase sales and margins
- Protect against technology obsolescence
- Minimize exposure and investment requirements
- Structure multi-country financing relationships
- Capture incremental revenue at higher margins
- Win more deals and close them faster
- Reduce the cost and administrative burden of maintaining an in-house leasing operation
- Match equipment capacity to ever-changing business requirements

#### Customers

- Direct end-user customers across all industries (middle market and Fortune 1000)
- Business partners and vendors worldwide
- Manufacturers and dealers of hardware, software, office product and telecommunications
- Distributors and value-added resellers



## About CIT

CIT Group Inc. (NYSE: CIT), a leading commercial and consumer finance company, provides clients with financing and leasing products and advisory services. Founded in 1908, CIT has more than \$70 billion in managed assets and possesses the financial resources, industry expertise and product knowledge to serve the needs of clients across approximately 30 industries worldwide. CIT, a Fortune 500 company and a member of the S&P 500 Index, holds leading positions in vendor financing, factoring, equipment and transportation financing, Small Business Administration loans, and asset-based lending. With its global headquarters in New York City, CIT has more than 7,200 employees in locations throughout North America, Europe, Latin America, and Asia Pacific.

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