Supplier Finance for Dealers

Our Supplier Finance facility enables Dealers to provide their customers with a finance offering as part of a complete solution - equipment, services and finance all in one.

- The Dealer enters into finance agreements with its customers.
- Under a Supplier Finance framework agreement the Dealer typically sells a portfolio of contracts for an agreed price to Mitsubishi HC Capital Europe (MHCEU).
- This transfers the customer credit risk from the Dealer to MHCEU together with the responsibility of collecting the regular rental payments.
- This also means that Dealer can normally recognise the 'sale' as the framework provides income recognition to the Dealer.

The customer is notified of the assignment transfer and the contract terms remain in place.

One stop solution for customers Competitive Provides pricing against scalability to build rental standard bank portfolio products Benefits Dealer's Removes existing customer credit lines credit risk remain intact from Dealer

Features

- Provides a mechanism to transfer finance agreements from the Dealer to MHCEU thereby unlocking the financial value in the rental agreement
- Long term funding solution (up to 5 years)
- Funding can be structured with or without vendor recourse
- Can be used for financing portfolios of rental assets including cross-border transactions
- Customer retains their agreed payment terms and rights to use the assets. Rentals thereafter are payable to MHCEU.
- Simple process and e-signature documentation

Benefits

- Enables Dealers to offer finance to its customers whilst receiving full payment from MHCEU up front
- If required, MHCEU can manage all aspects of transactional and funding documentation
- · Unlock the value of finance contracts
- MHCEU manages credit risk and customer payments
- Overcomes regulatory and tax issues for cross border transactions
- Customer retains their agreed payment terms and rights to use the assets
- · Promotes customer retention

How it works



Contact Us

Netherlands: Info@mhccapitaleurope.nl Finland: Info@mhccapitaleurope.fi

ROI: Info@mhccapitaleurope.ie
Belgium: Info@mhccapitaleurope.be

🙏 MITSUBISHI HC CAPITAL EUROPE B.V.

www.mitsubishihccapital.co.uk/european-division

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