R-Leasing

In order to achieve your business dream, you also need to be well equipped. Raiffeisen is there to support and finance your project with the R-Leasing financing alternative. Dream it, lease it!

Professional leasing, a flexible formula

The acquisition of new vehicles or high-performance business equipment is often a complex process that requires a significant investment. Our R-Leasing offer is aimed at professional customers and covers a wide range of specialised professional equipment.

Our professional customers cover a large range of sectors such as industry, crafts, construction, trade, agriculture, transport, independent professions, etc.

The equipment to be financed may consist of:

Vehicles:

- Company cars (including electric vehicles)
- Vans
- Trucks and trailers
- Construction machines
- Buses
- Etc.

Other professional equipment:

- Construction equipment
- Agricultural equipment
- Medical material
- Computer equipment
- Etc.

Raiffeisen

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Your advantages

With R-Leasing you benefit from many advantages:

- R-Leasing is a **traditional financial lease** with 100% financing, generally without the need for an equity contribution. Banque Raiffeisen buys the equipment of your choice and you pay a fixed rent that is tax-deductible as an operating expense and VAT is recoverable.
- The cost of the investment is **transparent** and your monthly instalments are **fixed** for the duration of the contract.
- At the end of the leasing contract, you can choose to **become the owner** of the financed asset at a price agreed at the beginning of the contract, **extend the contract** or **return the equipment**.
- As an “off-balance sheet” accounting entry, neither the investment made via leasing nor the related financing appears on your company’s balance sheet and thus has no negative impact on the balance sheet ratios.
- If your investment is eligible, you can benefit from tax assistance (art. 152 LIR) and in principle you have access to the same state aid as for traditional financing.

For more information and enquiries about R-Leasing, please contact the Competence Centre on **2450 3200** or the Business Service on **2450 8000**.

Our advisors provide excellent references in all areas of activity: services, trade, commerce and industry. They will assist you without any commitment on your part and will choose with you the formula best adapted to your needs.