



Thermo Fisher Scientific Financial Services

Financing and Leasing for Your Lab Improvements

Don't let budget constraints disrupt your scientific discovery. Thermo Fisher Financial Services can help you get the right products for your lab today and maximize your cash flow during a building project or new lab development.

Our Fisherbrand™ products and furniture can provide everything you need to completely outfit your lab. Fisherbrand furniture is a comprehensive line including casework, cabinets, shelving, carts, and fixtures with many products available to ship in seven days. The Fisherbrand product line extends to refrigerators, freezers, ovens, incubators, meters, chemicals, and safety and consumable products to provide quality and a great value.

We are ready to provide you with financial freedom and allow you to focus on your science through Thermo Fisher Financial Services.

Finance Overview

Expertise that supports academic, research, biopharmaceutical, clinical, and other laboratories

Special Programs

- Technology Refresh
- Master Lease/Lines of Credit
- Startup/Emerging Credit
- 90 to 180 Days Deferred Billing

Finance and Lease Terms

- **Easy application process** with credit approvals with 24 to 48 hours
- **Duration:** 12 to 60 months (extended terms available)
- **Rates:** Competitive rates with flexible payment structures
- **Buyout Options:** \$1.00 and Fair Market Value
- **100% financing** for your entire Fisher Scientific order

Immediate Equipment Use

Financing gives you immediate use of new equipment at a monthly payment amount that is within your budget.

Tax and Accounting Benefits

Current tax guidelines can offer you distinctive leasing advantages. If your organization is a taxable entity, lease payments may be tax deductible depending on the type of lease. Ask your accountant or tax attorney for their recommendations.

Technology Refresh

Safeguard against technology obsolescence with an option to upgrade specific equipment as new technology becomes available. With your budget requirements in mind, we will arrange equipment upgrades that keep your payments as close as possible to the original amount.

At Thermo Fisher Financial Services, we understand your technical equipment requirements and the business challenges that you face. We have worked with hundreds of biotech and other companies, and realize the importance in securing the right type of funding and the best way to apply that investment for your lab.

Regardless of how your company raises capital, a lease can help maximize cash flow when you purchase laboratory products and supplies from Thermo Fisher Scientific.

Visit fishersci.com/finance to learn more.

In the United States

Order online: fishersci.com
Fax an order: 1-800-926-1166
Call customer service: 1-800-766-7000

In Canada

Order online: fishersci.ca
Fax an order: 1-800-463-2996
Call customer service: 1-800-234-7437

Flexible Solutions

We are familiar with your equipment and application requirements, and some of the business challenges you face when investing in new technology. Our finance professionals can design a customizable financing solution that meets your needs. We offer both short- and long-term leases with pre-determined monthly payments and multiple options for end-of-term. Choose terms from 12 to 60 months that lower your initial capital investment and optimize your cash resources. Here is a sample of available lease structures:

- **Fair Market Value Lease:** Lowest monthly payments, with end-of-term options to return the equipment, renew the lease, or purchase at the Fair Market Value
- **\$1 Purchase Option:** Lease with fixed monthly payments, with ownership at end-of-term
- **All-Inclusive Lease:** Combine equipment, consumables, and related services
- **Master Lease:** Establish a pre-approved line of credit
- **Emerging Credit:** Structured leases for development-stage companies



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