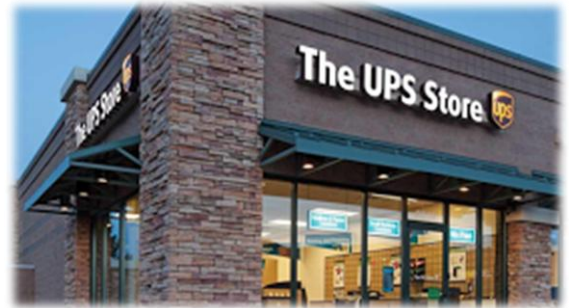


## Lease Considerations Summary

*Things You “Need to Know” About Your Lease Agreement*



*Auto-Renewals & Evergreen Clauses • Return Fees  
• Early Buyouts • Equipment Pick-up • Hidden Fees*

# Lease Considerations Summary



## Things You “Need to Know” About Your Lease Agreement

Not all leasing companies offer the same flexible terms and conditions as the Ricoh USA Lease Program (through Wells Fargo). As you consider which financial relationship is right for you, please ask the following very important questions before you make a final decision. The answers you get may surprise you and have lasting financial impact.

### Does this lease agreement automatically renew?

Many lease agreements will automatically renew for periods up to 12 months without a written cancellation notice within 60 to 120 days prior to the end of the lease term. Unfortunately, these automatic “evergreen” extensions and notification requirements give all of the flexibility and control to the leasing company. Know your end of term options and the associated financial impact.

*The Ricoh USA Lease Agreement has no “evergreen” clauses and automatically renews month-to-month at end of term.*

### Will there be any shipping or return fees that I am responsible for at the end of my lease?

Many leasing companies require you to pay equipment return fees anywhere from \$200 - \$500 per machine unless you upgrade with the same company. This limits your options and penalizes you financially should you want to change suppliers. Again, all of the flexibility and control resides with the leasing company.

*The Ricoh USA Lease Agreement has no shipping or return fees*

### Will you pick-up my machines if I opt for an early buyout?

Many agreements give you no right to return the equipment prior to the end of the scheduled lease term even if you satisfy the remaining payout. Therefore, if you opt for an early buyout, you will be responsible for the storage or disposition of the equipment until the original term is satisfied. This gives you very little flexibility or incentive to upgrade.

*The Ricoh USA Lease Agreement has no early return penalties – you may upgrade or change any time during the term*

### Are there any additional fees associated with my lease agreement?

Be aware as there are often times “hidden fees” that some leasing companies add on to your payment after you sign the lease. Be sure and specifically ask about annual payment escalations, administrative fees, return fees, insurance fees, security deposits and other additional fees that may impact your proposed lease payment. Calculate what your real monthly payment will include.

*The Ricoh USA Lease Agreement has “no hidden fees”*