



Frequently Asked Questions:

Q: What is the best way to protect against technological obsolescence?

A: A Fair Market Value or Operating Lease will afford you the option to upgrade at the end of the initial term of financing and will give you the most flexibility.

Q: Why would we use Waters Capital instead of a third party financing company or bank?

A: As the manufacturer, we are in a unique position to understand our customer's scientific challenges and respond with the best possible financing and leasing plans available. Our financing group sits alongside our scientists and sales representatives and we work as a team to ensure our customers always have the best possible experience which includes an efficient ordering process, a single point of contact and a highly responsive staff.

Q: What are the steps to set up a Lease with Waters Capital?

A: Once you have decided on your equipment configuration, request a leasing quote from your local sales representative or Waters Capital representative. You will be provided with a number of leasing and financing options. If you would like to move forward, simply complete our [Lease Application](#) or submit a prepared credit reference sheet. Upon credit approval, we will e-mail you the contract to review and sign. In many cases, we collect the first monthly payments 30 days after Lease Commencement, so it is just a matter of signing and returning the Lease Agreement for us to go ahead and place the order.

Q: How long does the process take?

A: We can process many transactions within a matter of hours.

Q: What is the interest rate?

A: Interest rates vary according to the length of the term of financing, dollar amount and customer credit profile. It is our goal to provide customers with the lowest cost of money to help facilitate new acquisitions.

Q: When does my Lease start?

A: Lease commencement is at the time that the equipment is delivered and accepted by our customer.

Q: Is there a penalty to pay off a Lease early?

A: There is no penalty, but the savings will depend on when the buyout is requested.

Q: Can I finance software?

A: Yes, we can offer repayment plans for software-only or orders including software.

Q: Why would I lease rather than buy?

A: There are many advantages to leasing including: technology protection, matching payments with usage, access to alternative sources of capital, operating vs. capital funds and cash flow forecasting.

Q: Are Personal Guaranty's required?

A: Personal Guaranty's are not required in all cases, but may be requested depending on the credit profile or legal structure of the Lessee.

Q: Can you finance non-Waters manufactured gear?

A: Yes, we can assist you with just about all of the equipment in your laboratory.

If we did not answer your questions, please contact us directly at: 508-482-2307.

Thank you.