



### Background

Merchant West has been operating independently in the South African market for over 18 years as a financing specialist. We pride ourselves through superior service and tailor-made financing solutions, aimed at meeting our customers' specific individual needs. Merchant West is one of the largest privately-owned financial institutions in South Africa which has recently listed its bonds on the JSE. These bonds earned a AAA rating from the leading international rating agency, Standard and Poor's, which is an indication of the exceptional service that can be expected from us.

### Advantages of Financing your Agri-Equipment through Merchant West

- Management of cash flows by spreading payments over a longer term
- Seasonal payment structures (70% during peak season; 30% off-season)
- Merchant West pays required deposits to suppliers
- Refinancing of existing systems to raise cash for other expansions (E.g. planting of orchards, building expansions, boreholes etc.)
- Credit feedback within 5 working days after submitting the application
- Financing in local currency (No foreign-exchange risk)
- Flexible financing and repayment terms (1-7 year terms, monthly to quarterly payments, bullet payments etc.)
- No security taken over land/property
- Pre-approved credit facilities to assist with capital budgeting
- Alternative funding option outside of the commercial banks

### Examples of other specialised products that we finance:

- Packaging machinery, graders, bottling & labelling machinery
- Software and CCTV systems
- Wine barrels and fruit bins
- Solar and other renewable energy systems
- Orchard netting/Hail netting
- Greenhouse tunnels
- Cold Rooms

### For enquiries please contact:

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