



## Irridio Motors UE

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 TAN 191832099 GCEO 380964455000

### BASIC CONDITIONS OF FINANCIAL LEASING of Belarussian machinery and equipment for Foreign Companies

<b>Subject of lease</b>	Machinery and equipment produced by Belarussian industrial enterprises
<b>The contractual value of the Subject of lease</b>	From 1 million US dollars in equivalent
<b>Advance payment under the Lease Agreement</b>	From 15% to 30%
<b>Depreciable (redemption) value</b>	From 0% to 25%
<b>Term of lease</b>	From 12 to 60 months
<b>Term of the moratorium to repay the contractual value of the Subject of lease</b>	Assessed individually, but not later than the date of commissioning of the Subject of lease
<b>Currency of the Lease Agreement and settlement currency</b>	US dollar, Euro, Russian rubles <sup>1</sup> , Belarussian rubles
<b>Average annual rate of rise in value of the Subject of lease</b>	Calculated individually and depends on a number of parameters: - the level of political risk of the state of registry of the Lessee; - the terms of delivery of the Subject of lease and of the settlement procedure under the Lease Agreement; - the financial condition of the Lessee; - additional collateral of the transaction and so on.
<b>Frequency of repayment of the lease payments</b>	Monthly
<b>Balance holder of the Subject of lease</b>	Lessee
<b>Insurance of the Subject of lease</b>	Property insurance against all risks / Insurance of transport on the system of hull insurance is implemented by the Lessee
<b>VAT on the contractual value of the Subject of lease</b>	Under the Lease Agreement is 0% Lessee shall pay the import VAT on the territory of its state in accordance with the legislation of the state of registry of the Lessee

<sup>1</sup> Financing in Russian rubles temporarily isn't carried out until stabilization of a currency situation in the Russian financial market (information as of 08.06.2015)

<b>VAT on the remuneration of the Lessor</b>	Calculated and paid by the Lessor only in relation of turnovers, the realization place of which is the territory of the Republic of Belarus
<b>Mandatory condition of the conclusion of the Lease Agreement</b>	Getting approval from Eximgarant of Belarus for the export risk insurance for each international lease transaction

We also inform that the possibility and the final terms and conditions of conclusion of international lease transactions are determined after a full analysis of the financial condition of the potential Lessee and coordination of the terms of delivery and payment with the manufacturer for each individual project.

**CONTACTS:**

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