

All accepted orders for financing or leasing agreements, will be charge a net 100€ setup fee, as a one-time, non-refundable charge at time of order. **TP** stands for the total configuration list price.

1. FINANCING AGREEMENT (1-year payment condition with 4 installments)

Payment	Due
100€ + 25% of TP	at time of order
25% of TP	3 months later
25% of TP	6 months later
25% of TP	9 months later

Temporary key files restrict program usage for 3 months until the last payment is completed. Then the final (not time-limited) license is shipped.

Recommended minimal end-user price is 1200 €, so the minimal installment is 300 € / 3 months.

2. LEASING AGREEMENT (long-term payment condition)

Regular payments ($P_i = 0.15 \cdot TP / 6$ months) build up a credit (**C**) that can be used any time to buy the product. The user can extend his/her configuration for any 6-month period. Let us assume that the configuration price has changed from **TP** to **TP'**.

The user can pay $0.15 \cdot TP'$ at the beginning of a new period. If he extends the configuration in the meantime he/she has to pay an extra $0.15 \cdot (TP' - TP)$ amount for the 6 months period at the time of extension. It means that the 6-month periods can have different **TPI** reference list prices. The credit is calculated from $\sum P_i$, the total of **Pi** payments.

Payment	Due
100€ setup fee	at time of order
$P_i = 15\%$ of TPI	at time of order
$P_i = 15\%$ of TPI	6 months later
After completing the payments of the 1st year the total credit $C = \sum P_i$	
Annual contract for the 2nd year	
$P_i = 15\%$ of TPI	at the beginning of the new 1 year lease
$P_i = 15\%$ of TPI	6 months later
After completing the payments of the 2nd year the total credit $C = 0.7 \cdot \sum P_i$	
Annual contract for the 3rd year	
$P_i = 15\%$ of TPI	at the beginning of the new 1 year lease
$P_i = 15\%$ of TPI	6 months later
After completing the payments of the 3rd year the total credit $C = 0.6 \cdot \sum P_i$	
Annual contract for the 4th year and the subsequent years	
$P_i = 15\%$ of TPI	at the beginning of the new 1 year lease
$P_i = 15\%$ of TPI	6 months later
After completing the payments of the 4th (or any subsequent) year the total credit $C = 0.5 \cdot \sum P_i$	

The product can be bought any time *in any configuration* (total purchase list price being **TPP**) using the accumulated credit and paying the amount **TPP-C**.

Recommended minimal end-user price is 1500 €, so the minimal installment is 225 € / 6 months.

Temporary key files restrict program usage for 6-month periods. During the leasing periods all version updates are free.

With an example, when the user started the leasing with a configuration for 1500 € and the configuration was modified during the leasing period (2000 €) (four-year term):

Payment	Due
100€ setup fee	at time of order
225 €	at time of order
225 €	6 months later
After completing the payments of the 1st year the total credit 450 € (user should pay 1050 €)	
Annual contract for the 2nd year	
225 €	at the beginning of the new 1 year lease
225 €	6 months later
After completing the payments of the 2nd year the total credit $C = 0.7 \cdot 900 = 630 €$ (user should pay 870 €)	
Annual contract for the 3rd year (change the configuration, new price is 2000 €)	
300 €	at the beginning of the new 1 year lease
300 €	6 months later
After completing the payments of the 3rd year the total credit $C = 0.6 \cdot 1500 = 900 €$ (user should pay 1100 €)	
Annual contract for the 4th year and the subsequent years	
300 €	at the beginning of the new 1 year lease
300 €	6 months later
After completing the payments of the 4th (or any subsequent) year the total credit $C = 0.5 \cdot 2100 = 1050 €$ user should pay 950 €)	

3. RENT/LEASE AGREEMENT

The software can also be rented for a period of 2–12 months. The monthly rental fee is $TP/12$. After completing a continuous renting period of 12 months the configuration can be purchased simply for $TP - \sum P_i$, where $\sum P_i$ is the total of P_i payments.

If the configuration was the same during these 12 months the user becomes the permanent owner of the licence after paying the last rental fee.

In case of multiple rental periods (discontinuous payments) the purchase price is $TP - 0.7 * \sum P_i$, where $\sum P_i$ is the total of P_i payments in the last 12 months.