



**PHILIPS**

Philips Capital



**The solutions you need.**  
With the financing  
that's right for you.

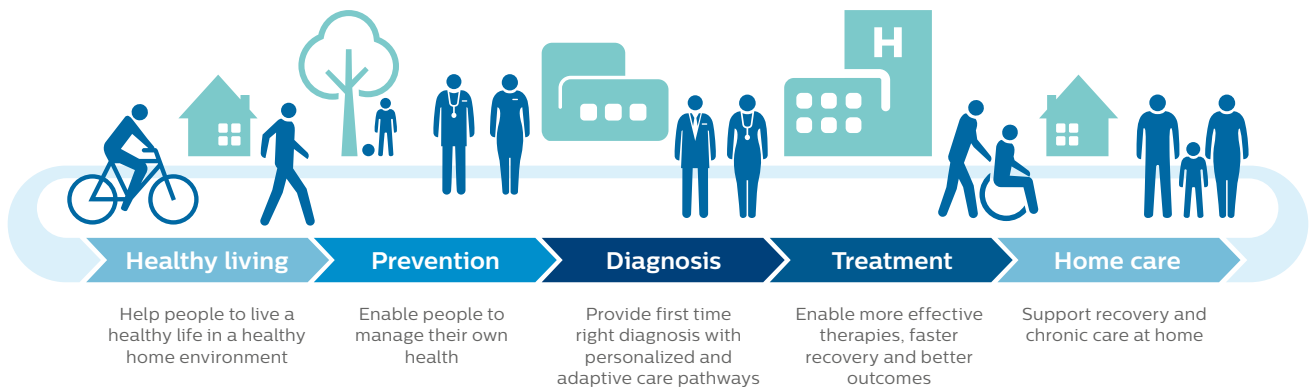
Your one-shop provider for healthcare financing



# Innovation and vision

For more than 127 years, Philips has been a beacon of innovation – striving to find meaningful answers to diverse challenges. Time and again, we have raised the bar, pushing the boundaries of possibility to develop pioneering solutions. And we continue to do so today.

Philips is committed to improving the lives of billions of people around the world – through healthcare innovations that truly make a difference. We believe that there is always a way to make life better. With this in mind, we focus on fostering better outcomes across the health continuum from healthy living and prevention, to diagnosis, treatment and home care.



## Connected care and health informatics

Enable consumer-patient-provider connectivity, optimized care coordination and improved population health

# Driving value

We leverage advanced technology and our in-depth clinical and consumer insights to deliver integrated solutions. Our extensive expertise – from devices, to IT and services, to knowledge of the clinical, operational and financial challenges that healthcare facilities face – is deeply ingrained in our DNA.

When it comes to creating and adding value, supporting no-bounds healthcare and working together towards strategic goals, Philips is your experienced partner.

# Healthcare financing

Providing access to best-in-class healthcare is a leading priority for facilities like yours around the globe. At the same time, financial security and protecting your assets over time are equally high on the agenda. To keep costs in check and manage financial challenges, you need to know whether your healthcare investments are sustainable – and how to get the most from your equipment.

Financing your healthcare investments through targeted partnerships with external institutions helps you exchange variability and unpredictability for **visibility** and **certainty**. Subscription and usage-based models, as well as flexible repayment schedules, for example, allow you to replace capex with opex. This helps you avoid the burden and risk of upfront expenditure and benefit from transparent, predictable cost structures. As a result, you can manage and plan budgets more efficiently and free up capital that would otherwise be tied up in fixed assets.

## A trusted name in healthcare financial services

Philips Capital is your one-stop-shop for financing solutions, helping you bring your care vision to life today without compromising on visibility tomorrow. Our offerings provide financing support while delivering the cost predictability, repayment flexibility and certainty you need to plan ahead.



A trusted partner – solutions delivered by our experts to yours



Global coverage and competitive offerings – an international presence with strong capabilities in the worlds of both healthcare and financing



A variety of programs – tailored financing services in line with your cash flow needs, budgets and business strategy



Up-to-date equipment fleet – the flexibility to integrate devices, services, upgrades and add-ons over time



## In step with your needs

As experts in both healthcare technology and financing, we are well placed to advise and assist you on investment decisions in line with your care vision. We believe in creating lasting partnerships and remain flexible to evolve with your healthcare infrastructure as your needs change.

Our integrated approach, supporting lower total cost of ownership and predictable payment structures, helps you make a difference to the future of healthcare by improving patient experiences and lowering the cost of care.

## A spirit of partnership

Philips Capital draws on Philips' innovative history and rich experience to deliver financing solutions that help you bridge the gap between your healthcare vision and your financial reality. Our philosophy is based around true

partnership – both in terms of the way we work with you and our chosen financial institutions. We support you to access the latest technology, while maintaining visibility into cost.

# A wealth of solutions

We offer a broad portfolio of products which we expertly combine to align with your specific needs. Enriching these with our experience and consultation services, we go beyond simple loans and leases to create holistic, end-to-end solutions to your short- and long-term challenges.

You benefit from easier budgeting, improved liquidity and peace of mind plus you can use your existing bank lines for other business. Moreover, ultimately it helps you on your journey towards achieving the all-important quadruple aim; enhanced patient experience, improved staff experience, and better health outcomes, with lower cost of care.



Enhanced patient experience



Improved staff experience



Outcomes



Lower cost of care

## Why Philips Capital?

In contrast to conventional financial institutions, Philips Capital boasts in-depth knowledge of the specifics of your industry. We understand your operational, clinical and financial challenges. And we share your goal of making best-in-class healthcare available to as many people as possible – while managing costs, meeting budgets and navigating other constraints and challenges.

We are neither a bank nor a care provider, rather we operate at the intersection of finance and healthcare. This gives us a unique external perspective, helping us develop new ways

of thinking and adopt a fresh and innovative approach. We partner with a broad range of financial institutions and can select the partner, the offering and the terms that match the size, scope and duration of your project.

Our experience and insights mean we are equally at home delivering credit-card partnerships to consumers of personal health solutions, as we are facilitating large-scale public-private partnerships involving consortiums of multiple private-sector players and government agencies.

## The benefits of financing with Philips Capital versus traditional bank

### Philips Capital

No payment prior to acceptance of equipment

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Flexible and responsive with end-of-term options e.g. extend, buy or return

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Rates are locked in at installation

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Industry expertise

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Can bundle in service, software maintenance agreements, clinical training, consumables, etc.

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Waive end of term fees if upgrade into new manufacturer unit

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Upgrade and add-ones are simple documentation

### Bank

Payments may be required at PO; Pre Payment penalties may apply

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End of term options limited

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Rates are typically variable and not fixed

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Do not know equipment

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Cannot bundle in extraneous and non-equipment and services such as service or consumables

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Fees are not waived for an upgrade

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Will not be as responsive to mid-term upgrades or add-ons

# Our solutions...

## ...for Health Systems

### Financing products



- Installed payments
- Leases
- Debt financing
- Export-credit-agency-backed financing
- Distributor financing
- Subscription model

### Performance-based solutions



- Usage-based
- Outcome-based

### Configured solutions



- Integrated cardiovascular solutions (ICVS)
- Managed technology services

### Tailored solutions



- Public-private partnerships
- Customer partnership funding

## ...for Personal Health

### Supply chain programs



### Credit facilities



### Credit card partnerships





Philips Capital is your partner for healthcare financing – for long-term strategic partnerships or one-off investments. Whether you're implementing complex health systems across multiple sites, replacing your ultrasound devices, or purchasing personal health products for wholesale or retail, we can create a solution and repayment schedule in line with your budget and needs.

Talk to us today – we look forward to helping you take your healthcare vision to the next level.

**To find out more about how Philips Capital financing solutions can help you, please contact your local Philips representative or [capital@philips.com](mailto:capital@philips.com)**

