



DEALER INFORMATION PACK

PLEASE CONTACT ONE OF OUR CONSULTANTS SHOULD YOU HAVE ANY QUESTIONS OR QUERIES:

E-Mail~sales@i-me.finance Web~www.i-me.finance
Office~086 199 9968 | Cell~ 082 579 4223 | eFax~ 086 546 9012
Office I-ME House, 86 Disseldoring Street, Roodekrans



Who is I-ME?

I-ME Solutions is a dynamic team with a difference. Combined we have over 60 years of experience in the finance sector. Allow us to say "We know our stuff".

As a channel partner of various finance providers we pride ourselves in offering solutions that are suitable for our clients' needs and their business development cycle. We put you in control of your business finance needs. We also work closely with our finance providers to ensure that risk is minimised and offers you a one stop solution for their equipment and office automation supply management.

I-ME Solutions has various unique and industry focused Products one of them being the

I-ME GEAR BICYCLE FINANCE PRODUCT

We have developed a finance product specifically for the enthusiastic cyclist to stay relevant and on top of the rapidly advancing sport of cycling. An added benefit is that an upgrade at any time is possible. We will show you how cost of ownership can beat the purchase price.

Who to Contact?

Web: www.i-me.finance

Offices:

Address:

Office – I-ME House, 86 Disseldoring Street, Roodekrans

Office No: 086 199 9968

E-Mail: sales@i-me.finance

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How Does I-ME Bicycle Finance Work?

We finance according to an operational rental model which has various advantages:

- A deposit is not required – therefore no negative effect for your company or your personal cash flow
- Due to the operational rental approach, VAT can be claimed on the premium in terms of such costing. (for business clients that is VAT registered).
- As is the case with golf green fees, your riding expenses (instalment/premium/insurance), when in the company of your clients, could be fully deductible from your taxable income (for business clients).
- Since the rental agreement is off the balance sheet, it does not affect the gearing of the company
- We finance a bicycle over a period of either 12 or 24 months,

Advantages of the I-ME Bicycle Product:

- Total flexibility concerning upgrade by addition or replacement.
- Rentals can be tailored to fit in with your budget.
- Rentals are viewed as an operating cost – thus off-balance sheet financing.
- The total premium could be fully deductible from your taxable income (for business clients).
- Results in the lowest after tax cost to you (for business clients).
- Enables you to keep up to date with the newest technology.
- Gives you the flexibility you need.
- Offers you the most convenience with the least complications.
- Enables you to replace equipment when maintenance costs become excessive.

What Can Be Financed With This Product?

- Any new bicycle or frame from OEM approved dealer
- Wheels
- Attachments (e.g. Indoor trainers)
- All accessories (e.g. GPS and navigation)

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Who Can Be Financed?

- **Any Business**

- ☐ Ltd Company
- ☐ Private Company
- ☐ Closed Corporation
- ☐ Trust
- ☐ Sole Proprietor

- **Any individual:**

- ☐ Older than 18 years
- ☐ Full time employed for longer than 12 months

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INTRODUCTION TO THE RENTAL CONCEPT

Advantages to the Dealer / Sales Person

Rental finance presents the sales person with a tremendous opportunity to close sales quickly and easily.

Market research shows that the majority of clients do not like approaching Commercial Banks for credit. Lots of people still have an ingrained distrust of debt.

However, realism and experience has shown that few people can afford to pay cash for everything they need when they need it. (Or incase of a Bicycle WANT IT WHEN THEY WANT IT) We all know of the many sad stories during the inflationary 80's, when people waited until they had cash to buy. Prices grew faster than they could save and they either had to do without or finance the shortfall.

Upgrade cycles are becoming increasingly shorter and cyclist are demanding better solutions to finance their equipment and keep up to date with the newest technology

I-ME Solutions is the market leader in this field as we have recognized the need for a rental package that offers its users financial certainty, as well as complete flexibility.

Traditional funding techniques increase your debt, tie up your lines of credit and are treated as capital expenses: furthermore, they leave old outdated and uncompetitive equipment at the end of the term. We provide an out of the box solution and are committed to delivering a totally professional service and developing customers for life.

When making a decision on acquiring a new Bicycle, you must consider the following:

- **Will you have the capital budget you need to replace your equipment when it needs replacing?**
- **What is the true cost of capital or other funds that are required to finance your equipment?**
- **What is the opportunity cost of committing your capital to depreciating assets with diminishing life cycles?**
- **What will your equipment be worth at the end of its useful life?**

The Cycling market is the most rapidly changing and one of the fastest growing markets in the world today. The cyclist today needs continue growing keeping up with the pace of rapidly changing technology.

It is against this background that bicycle finance has become more and more a factor in the successful selling of cycling equipment. Existing methods of financing have not addressed the problems incurred in a continually changing market. In order to address these problems, the emphasis has changed from "what it would cost to buy" to "what it would cost to use".

It was to answer these questions that BICYCLE RENTAL FINANCING was developed and introduced to the cycling market. It is therefore possible for users to ride the best and most competitive bicycle their need indicate, and to do so without drastically affecting their budgets and cash flow. Although flexibility is of major importance in the market today, the rental package has further been designed to offer the greatest possible tax advantage, as well as to cater for the high inflation in the economy today.

Structured financing allows savings in today's money (the most expensive) and then allows inflation to erode the value of money over a period of time. This is not only more economically viable, but also improves return on investment.

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Benefits of Rental

1. Control of the Transaction

By using our rental product, your salesman has total control over the sale. Many of you will know the frustration of waiting for your client to arrange finance, never being sure whether he was arranging matters or just keeping you on a string.

2. Quoting monthly rentals rather than capital

Inflation has pushed the price of goods to very high levels and often the capital price scares off the client.

Quoting the monthly figure enables the client to concentrate on the actual monthly cost instead of a huge capital outlay.

3. Rental vs Cash

A rental offers your client an inexpensive way to have use of equipment he needs without draining his available cash. The client will also not have to use up his available credit lines with other institutions.

4. Ease of use

The documents are user friendly. You also save your client the time and convenience of looking for finance.

5. Affordability

The monthly rental can be structured (within reason!) to suit your client's budget.

6. Enhanced Profitability

There will be no need to allow cash discounts thereby improving your profit margins.

7. Protection of client base

When a client buys for cash he is free to buy from your competitor without your knowledge. However, if a client is using our rental product, we immediately alert you should the client ask for a settlement figure.

8. Cash flow improved

If all the documents are in order and the client is approved, we pay out the full amount due on delivery. You do not need to carry debtors. Therefore your cash flow is improved and bad debts reduced.

9. Tax deductible

The rental is an operating rental and is fully deductible in your client's hands.

10. No deposit

A rental agreement does not usually require a deposit. This is dependent on the credit risk of the client.

11. Relationship support

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The rental agreement is structured in such a way that the client perceives the rental products as being specially structured for his use by the supplier. This reinforces your ongoing relationship with the client.

12. Upgradability

The unique structure of the rental agreement permits you to upgrade the older equipment with more up to date equipment, without materially altering the client's monthly rental.

(This depends on when you upgrade the client and we would be happy to discuss this with you in more detail)

The Process:

1. Client choose the bicycle and accessories from the dealer.
2. Dealer issues a quotation
3. Client completes and signs the I-ME GEAR Application from (example attached) and sends it through to I-ME together with the quotation and the required supporting documentation.
4. I-ME issues an approval and forward it to the client and dealer (example attached)
5. Clients signs the approval and send it back to I-ME
6. I-ME Requests an invoice from the dealer (invoice example attached)
7. I-ME draws up the contract and supporting documentation for the client to sign.
8. The client signs the contract and supporting documentation
 - a. If the dealer /client is in an area with a I-ME representative the representative will sign the paperwork at the dealer or clients premises
 - b. If the dealer falls outside those areas the contract with supporting documentation will be mailed to the dealer and the client will sign at the dealership.
 - The dealer will scan the contract to I-ME to check and if ok will then courier the contract originals to I-ME
9. Credit department makes a final call to the client verifying the details of the contract
10. The first debit order gets loaded to the clients account
11. 5 days after 1st Debit order the dealer gets paid the full invoice amount

How to Calculate the Premiums for the Price Tag?

1. Take the selling price of the bicycle (including Vat) and add the selling prices of all the accessories.
2. Take the Total of the above an multiply it with the factor below
3. Complete the price tag.

| Period | Factor |
|-----------|---------|
| 12 Months | 0.09026 |
| 24 Months | 0.05054 |

EXAMPLE:

Bicycle: R 38 000-00 (Incl. Vat)

GPS: R 6320-00 (Incl. Vat)

Pedals: R 972-00 (Incl. Vat)

Total: R 45 292-00 (Incl. Vat)

12 Months: R 45 292.00 X 0.09026 = R4 088.06 Excl. VAT

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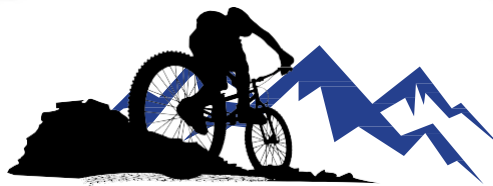
24 Months: R 45 292.00 X 0.05054 = R2 289.05 Excl. VAT



SPECIALISED FINANCE SOLUTIONS

| | |
|-----------|---------------|
| Make | Bicycle Brand |
| Model | Bicycle Model |
| Cash | R45 292.00 |
| 12 months | R 4 088.06 |
| 24 months | R 2 289.05 |

Premium is calculated with **0% deposit** and with **0% Escalation**



Website : www.i-me.finance
 E-Mail: sales@i-me.finance
 SMS : finance to 31249

Premium excludes VAT -Subject to approval
 T&C'S apply - E&OE

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APPROVAL NOTIFICATION

To:
For Attention:

Date:
From:

| | |
|----------------------------|--|
| CLIENT | |
| REGISTRATION No. / ID No. | |
| EQUIPMENT TO BE FINANCED | |
| CAPITAL APPROVED | |
| DEALER | |
| RENTAL PREMIUM | |
| | |
| DEPOSIT | |
| PERIOD | |
| DOC FEE (Once-Off Doc Fee) | |

APPROVED SUBJECT TO:

| |
|--|
| ORIGINAL MASTER RENTAL AGREEMENT SIGNED & INITIALED ON ALL PAGES |
| INSURANCE CONFIRMATION |
| CLEAR ITC |

Dear Client,

Congratulations with your approval and thank you for choosing I-ME GEAR. We are proud and excited to welcome you to our family of cycling clients. We are sure you are excited to get on the wheels as soon as possible and we want to make sure you don't have to wait a moment longer than necessary. To help us achieve that please understand the process from here:

Once we receive your signed approval and supporting documents back, we will proceed with drawing up the contract and will then email it to you for signature.

Please understand that the product is not a hire purchase or a loan agreement but is structured as an operational lease / operational rental,

because of this you have various end of term options. 1) You can upgrade the equipment, and keep the old equipment 2) You can give the equipment back to us at no penalty, 3) You can keep using the equipment at a reduced premium, 4) You can take ownership of the equipment at 1 (one) additional premium for 12 month contracts or 2 (two) additional premiums for 24 month contracts.

PLEASE NOTE: We will need the following before we can pay out the dealer for your new wheels,

The original signed contract

All requested supporting documentation

The dealer invoice stating the make model and serial number of the bike and/or equipment

Proof of insurance noting the interest of Monatree Finance

We reserve the right to cancel any approval where information differs from that supplied in the Credit Application or in any other documentation supplied by the supplier or the client. APPROVAL VALID FOR 30 DAYS

Approved By

Date

Client

Date

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APPLICATION FORM

Applicant: _____ Reg. / ID No. _____

| | | | | | |
|-----|-----------|----|-----------------|-------------|------------|
| LTD | (PTY) LTD | CC | SOLE PROPRIETOR | PARTNERSHIP | INDIVIDUAL |
|-----|-----------|----|-----------------|-------------|------------|

FOR INDIVIDUAL APPLICANTS:

DOCUMENTS NEEDED: 3 MONTHS BANK STATEMENTS, 3 MONTHS SALARY ADVISES, COPY OF ID

Street Address: _____ Postal Address: _____

Code:

Code:

Cel No: _____

Email: _____

Banker: _____ Branch: _____ Account Nr: _____

FOR BUSINESS APPLICANTS:

DOCUMENTS NEEDED: 3 MONTHS BANK STATEMENTS, COMPANY REGISTRATION DOCUMENTS, COPY OF ID (DIRECTOR/SHAREHOLDERS)

Street Address: _____ Postal Address: _____

Code:

Code:

Date Established: _____ Nature Of Business: _____

How long under existing management? _____

Tel No: _____ Fax No: _____ Email: _____

Banker: _____ Branch: _____ Account Nr: _____

Period with Bankers: Years Months VAT Reg. Nr.: _____

Shareholding:

| Holding Company / Directors / Members | ID Nr / Reg. Nr | Share % | Residential Address |
|---------------------------------------|-----------------|---------|---------------------|
| 1 | | | |
| 2 | | | |
| 3 | | | |

Supplier: _____ Tel: _____ Address: _____ Contact: _____

BICYCLE:

Make: _____ Model: _____ Accessories: _____

Price: R _____ Incl. VAT Term: 12 Months ☐ Term: 24 Months ☐ Deposit: 0% Escalation: 0%

I/we consent to I-ME Solutions (Pty) Ltd ("I-ME Solutions") or its cessionary making enquiries about my/our credit record with any credit reference agency and any other party to confirm the details on this application. I-ME Solutions or its cessionary may also provide credit reference agencies with regular updates regarding how I/we manage my/our account, including my/our failure to meet agreed terms and conditions. I/we content that credit reference agencies may, in turn, make the records and details available to other credit grantors. I-ME Solutions or its cessionary may also give this information to any person who in its opinion, needs it to carry out any of I-ME Solutions or its cessionary's rights or duties in terms of the contract or any law pertaining to the products I/we have requested. I/we hereby give I-ME Solutions (Pty) Ltd or its cessionary permission to carry out identity and fraud prevention checks on me/us and to share the information provided in this application with the South African Fraud Prevention Service.

I certify that the above details are true and correct

☐ Please tick here if you would NOT like to be contacted regarding insurance.

Signature: _____ Full Name: _____ Capacity: _____ Date: _____

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Notes:

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