

Welcome to a world where
financing is easier than ever.
Period.

engen
CAPITAL





+30 Years of experience
(formerly as **GE Capital**)

+5,000
active clients

An independent financial institution since
2016

**We are the leaders in
equipment financing in
Mexico**

+400,000
assets in our portfolio

More than
\$35
billion pesos in assets

+800
talented professionals

More than \$132.6

billion pesos financed from 2012 to 2023



SMEs and Companies

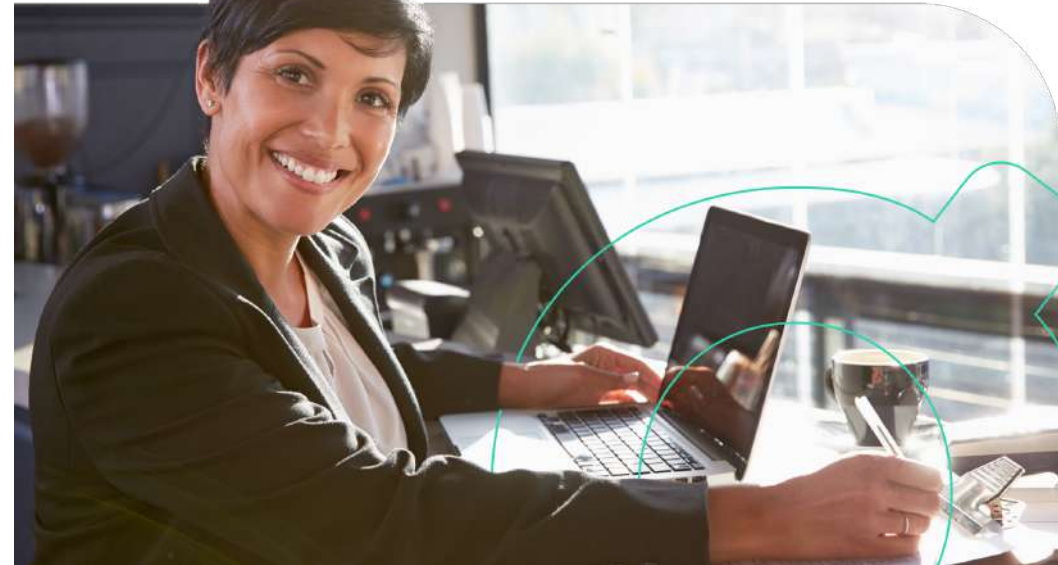
We have a personalized financing scheme according to the size of your company to provide tailor-made solutions.



For **SMSes**, we offer financing schemes through an automated digital process with state-of-the-art technology.



Businesses with annual revenue between **20 million pesos** and **\$400 million pesos**.



For Companies, we provide a specialized service with solutions tailored to your needs.

Companies with an annual revenue above **\$400 million pesos**.

Tailor-made financing, just one click away.

We present the latest in financial innovation:

- An automated digital process where you and your SME are the protagonist.
- Pre-approve the financial you need to grow your SME in minutes.

Our process

(1)

You send the quote or specifications of the equipment you need.

(2)

We quote a financial solution based on your needs

(3)

We pre-approve your line, online

(4)

You upload your documents

(5)

You sign the contract

(6)

You get the liquidity you need for your business

Time is growth

We approve your credit line and you can have your financing immediately. In amounts up to **\$10 million pesos.**

Now your business
will grow faster



Our only purpose is to see you grow.

Mode
Fast Track Max
(**3** working days)
Up to **\$10 million pesos**

Mode
Fast Track Plus
(**8** working days)
From **\$10** to **\$20 million pesos**

Mode
Fast Track Standard
(**14** working days)
More than **\$20 MDP**

Receive personalized advice from expert in your industry.

We offer custom-made financing solutions so that you can consolidate the growth of your company. **We have the easiest financing. Period.**



Discovery

We identify the needs of your business and create a custom made solution.



Analysis

Once we receive your company's information, we analyze it and approve your line.



Documentation

We prepare the legal documents and get ready for the signature.



Disbursement

Once your line is approved, you will have immediate access to your financing.

We're ready to become your #1 financial partner

engen
CAPITAL

Financial solutions designed to elevate your business to the next level.



- Acquire the machinery and equipment you need.
- Inject working capital.
- Align your debt cash flows with your sales revenue.
- Enhance your capital structure.
- Optimize your tax burden.
- Bring all your ideas to life without depleting your capital.

Custom-tailored, versatile financial structures.



- Financing for both new and used equipment.
- Flexible payment plans and terms.
- Various financial instruments (pure leasing, capital leasing, and business loans).
- Turnkey solutions.

Our Areas of Expertise

We drive business growth in our country through capital, ideas, and services.

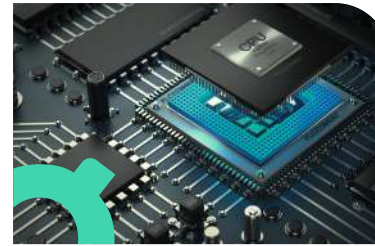
We are experts in all assets to help your business expand.



engen
CAPITAL
machinery



engen
CAPITAL
energy



engen
CAPITAL
technology



engen
CAPITAL
transportation



engen
CAPITAL
real estate



engen
CAPITAL
healthcare



one
FLEET SERVICES



When it comes to equipment, we're the experts!

Whether it's a production line, a forklift, or a welding robot, we've got you covered. Size, make, quantity, or origin—none of these factors are a constraint.



Construction



Processing



Manufacturing



Maritime



Mining



Industrial



Material Handling



Benefits

- Flexible terms and timelines for both new and used equipment.
- We are experts in financing all types of machinery and equipment.
- We maximize the value of your equipment.
- Custom-tailored, creative financial structures with accounting, tax, and/or cash flow advantages.



Always Up-to-Date

We are the comprehensive solution that will accompany you throughout the entire technology lifecycle in your company.



Computing Equipment



Servers/Storage Systems



Mobile Devices
(Handhelds)



Communication Equipment



Routers and ATMs



Printing Equipment



Security Systems



Software

Managed Services

With **Engen Capital's** technology financing options, you get more than just a loan.

We introduce Managed Services, a solution designed for our experts to handle your business's entire technology infrastructure throughout its lifecycle.

Includes:

Startup:

- Equipment delivery.
- Installation.
- Image generation, uploading, or re-imaging.
- BIOS configuration.
- Labeling.

Benefits

- Speed and ease in configuration and adjustments.
- Cost reduction.

Equipment Usage:

- Basic Service Desk.
- Nationwide break & fix report handling.

Benefits

- Nationwide solutions (all of Mexico).
- Enhanced user experience.

End of Lease:

- Secure data wipe.
- Drop in the box.
- Equipment collection.
- Employee sales (for computing equipment only).

Benefits

- Nationwide solutions (all of Mexico).
- Enhanced user experience.

¿Necesitas administrar la tecnología de tu empresa?
¡Déjalo en nuestras manos!



How Do We Help You?

■ **How Do We Help You?**

Eliminating Ownership Costs:

You'll never again pay for costs associated with obsolete equipment (extended warranties, maintenance, sales, disposal, storage, destruction).

■ **Boosting Your Productivity:**

Avoid operational disruptions with cutting-edge technology infrastructure.

■ **Expanding Your Choices:**

We finance your multi-brand and multi-platform projects (both hardware and software).

■ **Helping You Control Your Assets:**

Maintain control over your equipment's lifecycle at all times.



We're Your Best Co-Pilot!

With our expertise in the transportation industry, your company is on a straight path to success.



Gooseneck Trailers



Refrigerated Boxes



Dollies



Dry Vans



Curtain-Siders



Trucks and Tractors



How Do We Help You?

- We offer tailor-made solutions to meet your needs, featuring leading brands in the market.
- We can include insurance and finance it along with the lease.
- We finance any brand at competitive prices thanks to our agreements with equipment manufacturers.
- Less paperwork for you! We'll purchase the asset.
- When designing financing programs, we consider all operational costs, because we understand how the industry works.
- Flexible payment terms that adapt to your needs.



Is Healthcare Your Business?

Then you need to start with a robust financial strategy. We'll show you how.



Diagnostic Equipment



Laboratory Equipment



Ultrasound Equipment



Medical Monitors



Life Support Systems



Treatment Equipment



Benefits

- Flexible and innovative financing solutions.
- Credit lines and financing options with tax benefits.
- We design financing based on your strategic goals.
- Our extensive market experience allows us to guarantee results and flexible execution.
- We finance equipment of any brand.
- Deep asset knowledge to offer long-term, custom-tailored terms.
- At the end of your financing period, you have the option to upgrade your equipment to stay on the cutting edge.



We Power You Up!

We're experts at transforming energy into continuous growth for your business.



Engines/Turbines



Wind Generation



Solar



Oil

Energy Generation

Fossil

- Engines and turbines for cogeneration.
- Engines and turbines for combined cycle.
- Equipment for thermal power plants.

Renewables

- Wind turbines.
- Equipment for solar generation.
- Turbines for geothermal energy.
- Hydroelectric turbines.
- Biomass.

Projects

- Self-supply.
- Partial energy sales.
- Energy sales projects with established companies.

Capacity

- From 500 KW to 20 MW.
- Legacy permits and projects under the new Energy Reform.

Turnkey Project Financing



Benefits

- Unparalleled industry knowledge.
- Custom-tailored structuring.
- Relationships with equipment manufacturers and EPC (Engineering, Powering, and Construction) firms.
- Off-taker in the operation.
- Differentiated service.
- Terms aligned with the project's generation cycle.

Oil and Gas

On Shore

- Compression equipment for well stimulation.
- Distribution and storage.
- Drilling and maintenance.
- Energy generation.
- Technology equipment (telematics).
- Virtual pipelines and titans.
- Cranes and construction equipment.

Off Shore

- Vessels (tugboats, speedboats, supply boats, barges).
- Compression equipment.

Projects

- New private investment in the sector.
- Around PEMEX.

Benefits

- Extensive industry knowledge.
- Custom-tailored structures.
- Relationships with equipment manufacturers.



Invested in Real Estate?

We are the smart solution for maximizing the value of your investment



Industrial Warehouses



Business Class Hotels



Offices



Adjacent Lands

We offer financing for industrial properties intended for your use, based solely on the property or in conjunction with selected machinery and equipment.

Use of Funds

- Debt refinancing.
- Expansion or construction of industrial plants.
- Permanent working capital.
- Capital goods/assets investment.
- Balance Sheet Restructuring:
 - Reducing leverage levels.
 - Extending the debt horizon.

Features

- Financing amount based on the property's appraised value, machinery, and equipment (when applicable).
- Flexible structure designed according to the company's needs (Balloon Payment, ascending or descending payments, and payments aligned with seasonality, among others).
- Attractive terms tailored to the project's requirements.

Guarantee

Types of properties eligible for financing:

- Industrial Warehouses.
- Business Class Hotels and Offices (evaluated on a case-by-case basis).
- Lands adjacent to properties (land reserves).

Also considering eligible machinery and equipment in each case.

Instrumentation

- Business loan with mortgage collateral.
- Business loan with mortgage collateral + pledge over machinery and equipment (or fiduciary guarantee over the property, machinery, and equipment).
- Business loan with mortgage collateral + financial or operating lease (for machinery and equipment).
- Fixed or variable rate.
- Dollars or local currency.



Taking the Wheel for You!

We handle everything from the purchase and delivery of your vehicles to the end of their useful life—all with our expert advice and financing.



Executive Vehicles



Distribution Fleets



Utility Fleets

We are experts in fleet **leasing and management.**



We have the expertise to optimally operate your fleet.

Products

Services

Operating Lease (Pure Lease)



Finance Lease (Capital Lease)



Business Loan



Sale & Lease Back



Vehicle Procurement



Post-Sale Management



Insurance



Maintenance



Legal Assistance



Satellite Tracking/Telemetry

We accompany you throughout the entire life cycle of your vehicles.

Purchase



- Nationwide, personalized delivery in record time.
- Special pricing through agreements with manufacturers.

Management



- We have local managers nationwide.
- Proactive alert in case of fines. ⁽¹⁾
- Registration of verification periods. ⁽²⁾

Insurance



- Direct relationship with insurance companies (no broker).
- 24/7 emergency helpline.
- Personalized follow-up after an accident until its resolution.
- Rent stoppage when a total loss is declared.

Maintenance



- Timely, personalized, and proactive attention.
- We offer a web portal, app, and phone line for service requests.

Satellite Tracking



- Location, monitoring, and assistance in case of theft.
- Statistics on performance and actual routes.
- 24/7 emergency helpline.

Legal Assistance



- Lawyer assistance in case of damages to the nation. 24/7 emergency helpline.
- Legal assistance in case of theft.
- Property accreditation.
- Release of the vehicle from impound.



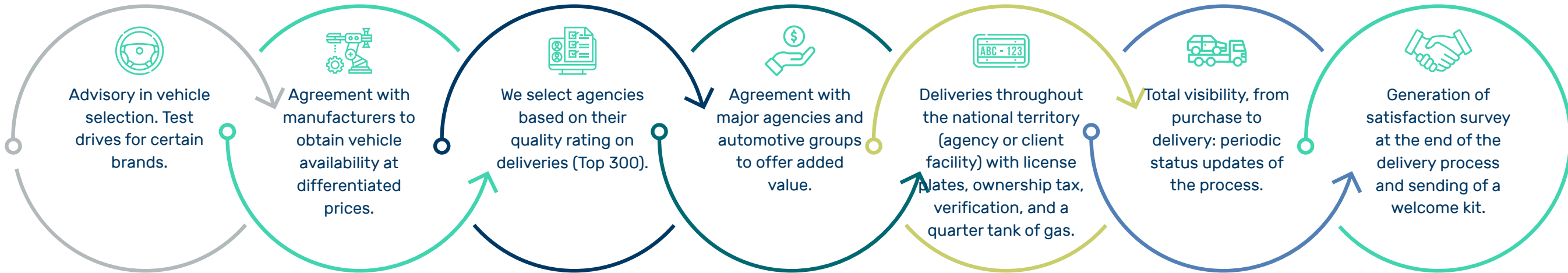
(1) Fines are only notified in entities that have web services and if legal assistance is contracted.

(2) Only if the maintenance management service is contracted.



Vehicle Purchase

When it comes to buying units, **we are the best solution.**





Management Services

No matter what type of procedure you need to complete,
we are here to help you.



Our team of managers specializes in optimizing response times.



Regardless of where you need to complete your procedure, our team is always available to provide you with the best service.



We handle all the paperwork and fee payments. Registration, deregistration, substitutions, replacements, ownership taxes, and accreditations.



We carry out all procedures in strict compliance with the law.



Insurance

A team of insurance specialists working
to provide you with the best service.



We offer three insurance alternatives:
Qualitas, Atlas, and Axa.



We replace the vehicle for 20 days in the event
of an accident or total loss (light vehicles) at no
additional cost!



We offer an additional coverage package,
Protection Plus.



We adapt to the scheme that best suits you:
annual policy with automatic renewal or
multi-year for the contracted period; and
lump-sum or financed payment.



We have an approach to improve customer experience:
24/7 emergency helpline and personalized follow-up
after an accident.



Maintenance

With **One Fleet Services**, maintenance is **no longer complicated.**

Administración de mantenimiento



We generate maintenance notifications based on time or mileage. (Mileage-based requires the subscription to a **TIP/One Fleet Services tracking system.**)



We offer an app and a web portal that allow you to quickly and efficiently schedule appointments.



We validate repair times and costs with a team specialized in mechanics, and we choose the most competitive option for you.



We provide real-time status updates on the repair process.



We maintain a historical record of repairs and warranties.



We create customized reports (vehicle behavior analysis) tailored to your needs: quarterly, semi-annual, or annual.



Maintenance

With **One Fleet Services**, maintenance is **no longer complicated.**

Standard Maintenance



We immediately authorize service providers for included services to expedite vehicle delivery.



We assist in ensuring that vehicles do not lose their warranties.



We facilitate budget planning for expenses, maintaining a fixed cost regardless of market fluctuations.



This is only applicable to new cars and is recommended for lease terms up to 36 months.



We assist in cost deductions.



Not applicable for armored vehicles, Mercedes Benz, Audi, and BMW/Mini.



Satellite Tracking

We offer a tailored solution for the **tracking and protection of vehicles.**



Basic Service

Assistance in recovery in case of theft.



24/7 emergency helpline.



Plus Service

- Location, monitoring, and assistance in recovery in case of theft.
- Tracking updates every 15 minutes.
- Up to one year of historical data per vehicle.



We provide a web portal, app, and telephone line for 24/7 service requests.



Telemetry

- Behavioral analysis to optimize fleet usage.
- In addition to location, provides real-time readings of: fuel levels, mileage, speed, etc.



Panic button, location, monitoring, and assistance in recovery in case of theft.



Legal Assistance

You have access to **24/7** legal advice.



24/7 emergency helpline.



Presence of an attorney during business hours, as long as the traffic incident warrants it.



Accreditation of ownership for administrative violations: the maximum release time is 48-72 hours.



Traffic fine alerts: no additional cost is incurred.



In case of legal assistance for theft, the legal representative advises you over the phone on initiating the complaint and the investigation folder.



Coordination with the insurance company for the release of the vehicle from the impound lot, in case of recovered theft or an accident.

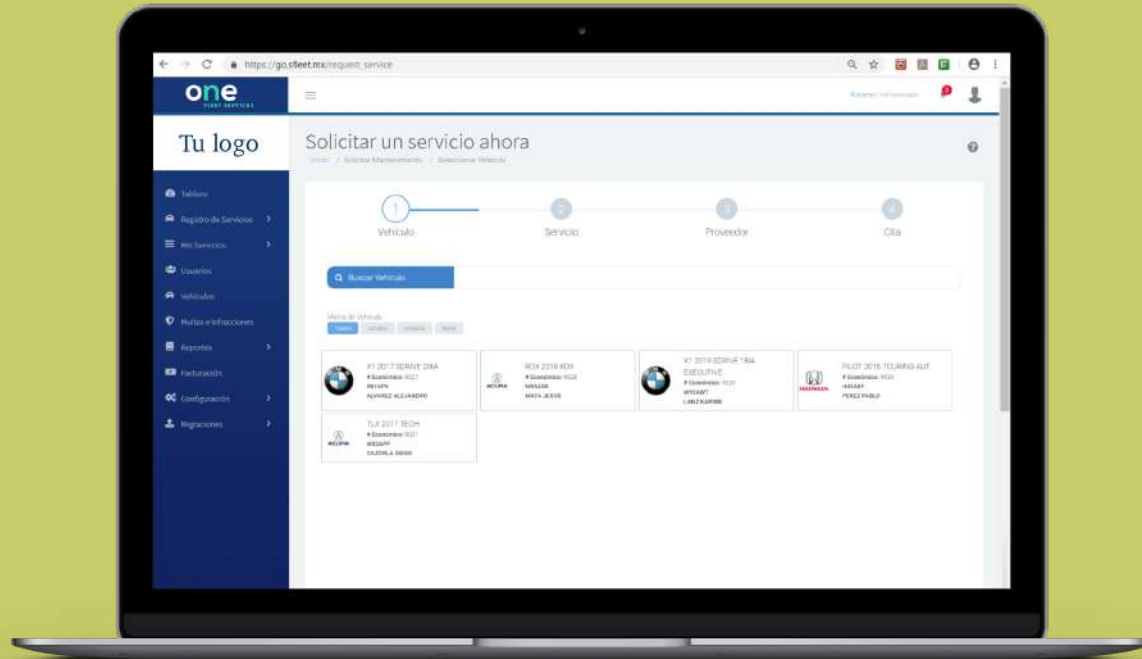


Weekly, you receive information on fines (from license plates detected in jurisdictions with online query systems).

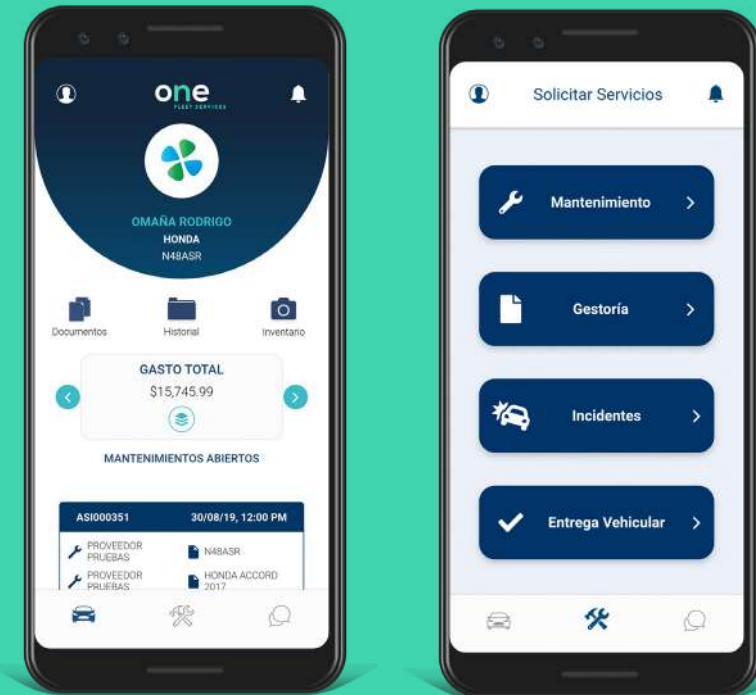
One Fleet Services Platform = Web + App

Technology that works for you.

For Administrators



For Users



Nuestra propuesta de valor

Recognition

We are backed by the largest leasing company in Latin America.



Customer Service

Our service philosophy is focused on the constant pursuit of excellence in customer care.

Quality

We measure, analyze, and improve to offer services of the highest quality and with the best response times.



Agility

Improved response times are based on expert personnel, agile processes, and a technological platform.

Innovation

We are always committed to innovation in technology, making your life easier and your business grow faster.



Cost Reduction

Through the management and strict control of products and services.

Experience

Strategic consulting to keep your fleet in optimal conditions using industry best practices.



Our Leases

Pure Lease



- Leasing available for any brand of vehicles.
- Includes insurance (either lump sum or financed over the lease term).
- Various lease terms available, according to your needs (12, 24, 36, or 48 months).
- Financing for new vehicles (up to 6 months at invoice value) and used vehicles (up to 48 months old).
- Options for early termination and purchase.
- Recurring replacement with new equipment, eliminating the risk of obsolescence.
- Sale & Lease Back option, providing a liquidity source that leverages existing asset base.

Tax and Financial Benefits

- Tax-deductibility of rents* and 100% of services.
- Incentives for tax-deductibility for green fleets.
- No down payment required, thereby preserving business liquidity.
- Frees up cash flow for growth or other investments.
- Options at the end of the lease term (purchase, return, or term extension).
- Partial registration of the unit on the balance sheet as a right-of-use asset.
- Accounting for depreciation and interest below EBITDA.

*Up to \$6,000 pesos per vehicle per month.

Our Leases

Capital Lease



Tax and Financial Benefits

- Limited tax deductibility up to \$175,000 pesos.
- Improvement in liquidity management.
- Accounting and tax ownership lies with the lessee.
- Asset registration appears on your balance sheet, and the period's interest and depreciation are recorded in your income statement.
- Financing before VAT, meaning no finance charges are incurred from the tax.
- Legal ownership remains with the lessor.
- The lessor handles VAT payment.
- Option to acquire the equipment upon expiration through a symbolic payment.

Our Products

Custom-Designed to Support the
Growth of Your Business.

Our Products

Designed to make your business growth

engen
CAPITAL

✿ For the financing of **machinery and equipment**.

Leasing



Multiple solutions in one!

Pay a tax-deductible monthly rent for using the equipment during the leasing term. At the end of the term, you can buy it, expand the term, or return the equipment.

Financial leasing



Building step by step!

Pay a rent during the leasing term with the option of buying the equipment at the end through a symbolic payment.

Crédit



Do you need state-of-the-art assets?

With our business credit you can add an immediate growth injection to your business. Do not let anything stop you.

✿ To improve **the liquidity** of your business.

Factoring*



You need financial stability to do business, and liquidity to continue growing. With our factoring service your company can obtain short term liquidity to boost your business.

Reverse Factoring*



The best way to strengthen your business relations: We anticipate the accounts receivable to your suppliers and pay them immediately.

*For companies with annual revenue above \$100 million pesos.

Pure Lease





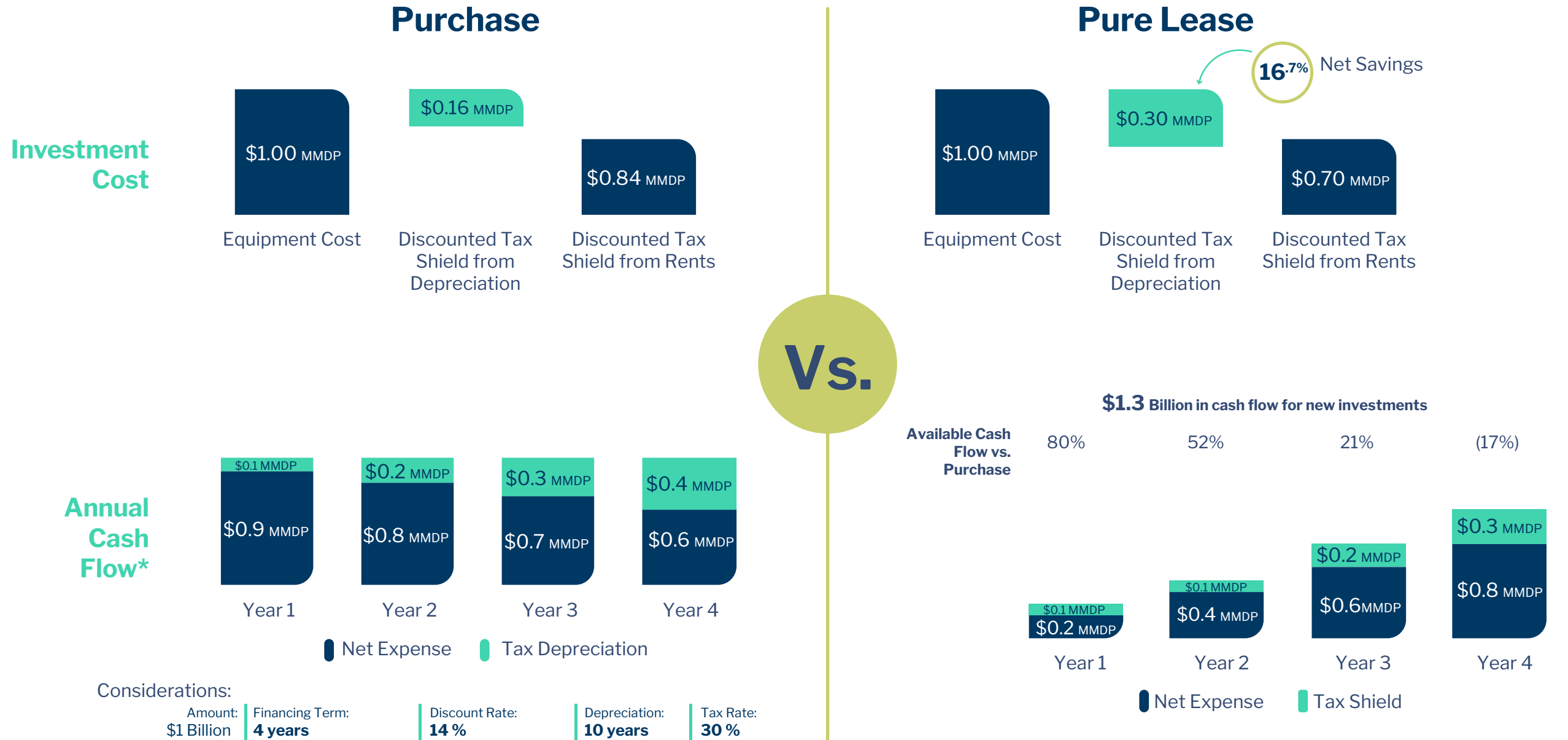
Features

- Various options at the end of your lease term: purchase, return, or term extension.
- Flexible terms in currency, duration, payment scheme, etc.
- Options for early termination and purchase.
- Financing for new or used equipment. Starting from 2019:
 - Partial asset registration on the balance sheet as a right-of-use asset.
 - Accounting for depreciation and interest below "EBITDA."

Benefits

- Tax-deductibility of rents.
- Eliminates the risk of obsolescence.
- Improves your working capital and liquidity.
- Frees up collateral for other credit structures that are over-collateralized.
- Enables the financing of advances with the **ProgressPayments** service.
- Simplifies recurring equipment purchases with the **SimplyBuy**® service.
- Option with Sale & Lease Back.

Arrendamiento puro



* Assumes an annual Capex investment of \$1.0 Billion

Capital Lease





Features

- Financing before VAT, meaning no financial charges derived from the tax.
- Legal ownership of the equipment rests with the lessee.
- Customized payment structures. Flexible terms in currency, term, payment schemes, etc.
- Options for early cancellation and advance purchase.
- Option to acquire the equipment at the end of the term through a nominal payment.

Benefits

- Enhancements in liquidity management.
- Accounting and tax ownership belong to the lessee.
 - The asset is recorded on your balance sheet, and the interest and depreciation for the period are reflected in your income statement.
 - Legal ownership remains with the lessor.
 - VAT payment is handled by the lessor.
- Frees up collateral from other over-secured loan structures.
- Option available for **Sale & Lease Back.**

Sale & Lease Back Scheme

Turn your assets in cash

engen
CAPITAL

Benefits

- Obtain liquidity for your assets and continue using them.
- Permanent injection of working capital to your business.
- Financing of used equipment at market or book value.
- Turn debt into leasing through tax-deductible rents.
- Recover VAT receivables by offsetting them against the VAT paid by **Engen Capital** at the moment of buying the equipment.



We buy your assets so you can inject working capital to your operations*.

During the financing term you pay a rent and keep your productive assets.

If you choose Pure Lease, at the end of the term you can decide to extend it, buy the equipment or return it and renew it.

If you choose Capital Lease, you can acquire the equipment at the end of the term through a symbolic payment.

*If it has less than 12 months, we buy it at invoice value (some restrictions apply), if not, we make a valuation and we pay the price, including the VAT.

Business Loan



Sale & Lease Back Scheme

For asset financing. Convert your assets into liquidity.

Features

- Flexible structure for collateral.
- Customized terms and conditions.
- Variety of amortization options.

Collateral

- Assets used as collateral are based on the customer profile and specific transaction.
 - Machinery and equipment.
 - Industrial and commercial real estate.

Product Variations

- Fixed or variable rate.
- Flexible scheme according to needs (specific cash flow projections).
- Financing for one asset or multiple assets.

Benefits

- New source of liquidity = improved cash levels.
- Consolidate your debts with a single intermediary and with a single payment.
- Release of collaterals from other over-secured loan structures.

»» (SimplyBuy®)

Integra solution in less than 90 days!

This service solves the multiple purchases your company needs in no more than 3 months.

Engen Capital will pay the vendor for the equipment during this period.

Once it is over, the purchases are consolidated to make a single leasing contract.

»» (ProgressPayments)

First, we ensure the equipment is yours!

The ProgressPayments service allow us to ensure the purchase of equipment with national and foreign vendors.

Engen Capital gives several advance payments to the vendor, according to the manufacturing progress, transportation and delivery.

Afterwards, it adds up all the payments to obtain the total cost of the equipment to be financed to prepare the leasing, financial leasing or business credit contract, based on term, type of interest rate (fixed or variable), and currency (pesos or dollars) agreed.

»» (Insurance)

Relationships makes us better!

Thanks to our alliance with the main brokers, we can offer your competitive prices, preferential conditions, and the support necessary to simplify your assets insurance management.

Streamline the acquisition and financing of equipment.

This is a service that solves the multiple purchases your company needs to make within a period of up to three months. Engen Capital will take care of the payment to the equipment suppliers during this time. Once completed, the purchases will be grouped together, converting them into a lease contract.

Ideal for forklifts, technology, office equipment, and trucks among others.

(To Start)

We define the equipment:

- Quantity and specifications.
- Estimated amount of the purchasing plan.
- Estimated delivery dates.

We formalize it:

- With a lease agreement and an appendix for the estimated amount of the purchasing plan.

(During 90 Days)

- 1 You make equipment purchases (no minimum required).
- 2 Upon receiving the equipment, you notify us by sending the signed "Equipment Request Form."
- 3 We make the payment to the equipment supplier.

During this period, you make no lease payments.

(Closure)

- 1 We consolidate the equipment purchases made during the **SimplyBuy®** period.
- 2 If necessary, we adjust the documents signed at the outset to reflect the final purchase amount.
- 3 We calculate the proportional lease payments for the equipment purchases made during the **SimplyBuy®** period and send you a single invoice.
- 4 The lease begins, and from that point on, you will receive the basic term lease invoices.

Finance Advance Payments for Equipment Purchases. If you need to import, we've got you covered!

Our **ProgressPayments** service allows you to secure equipment purchases from domestic or foreign suppliers.

Engen Capital disburses various advance payments to the supplier in accordance with the progress of manufacturing, transportation, and delivery. Subsequently, all payments are consolidated into the total equipment amount to be financed, initiating a pure leasing agreement, financial lease, or business loan, depending on the term, type of interest rate (fixed or variable), and currency (pesos or dollars).



(Benefits)

- Improve your cash flow by paying interest only during the **ProgressPayments** period.
- Build trust with your supplier and avoid the requirement for additional guarantees.
- Make payments to suppliers anywhere in the world, in pesos, dollars, or euros.

When it comes to insurance, we opt for certainty.

Simplify your protection. Entrust us with the management of your asset insurance

Thanks to our partnerships with leading insurance brokers, we can offer you competitive pricing, preferential terms, and the necessary support to simplify the insurance management of your financed assets (we can also extend the benefits to assets you already own).



Coverages

Fixed and mobile electronic | Machinery breakdown | Contractors' equipment | Contents

Disclaimer: This does not constitute, nor should it be understood as, an offer of insurance by Engen Capital. Engen Capital is not, and should not be considered, an insurance institution; (ii) Engen Capital is not, and should not be considered, an insurance agent (broker/intermediary); (iii) Engen Capital does not provide insurance contracting intermediation services, nor does it engage in activities set forth in the Insurance and Bonding Institutions Law.

Fixed and Mobile Electronic Equipment Coverage

What Do We Mean?

Equipment with chips, sensors, or panels designed to operate either within locations (fixed) or outside of them (mobile).



Insured Assets (Some Examples)

Fixed

Medical

- Ultrasound, medical monitors, and vital support and diagnostic equipment, among others.

Technology

- Servers/storage equipment.
- Communication equipment (voice and data).
- ATMs.
- Desktop computers.
- Printing equipment.
- Displays.

Manufacturing

- Plastic injection machines.

Mobile

- Laptops and tablets.
- Handheld devices/PDAs.
- Projectors and digital cameras.

Fixed and Mobile Electronic Equipment Coverage

Coverages and Deductibles

Coverages

- Theft with or without violence.
- Material damage due to fire, earthquake, hurricane, flood, and falls among others, as well as extra expenses* (up to 20% of the compensable value).

Deductibles

- Theft with violence and assault: 15% of the loss, with a minimum of \$4,450.
- Theft without violence: 25% of the loss, with a minimum of \$4,450.
- Material damages: 1% of the compensable value of the affected equipment, with a minimum of \$4,450.
- Earthquake: deductible and coinsurance according to the seismic zone of AMIS. Natural phenomena: 2% of the insured sum with AMIS coinsurance.
- Extra expenses*: 5% of the compensable amount.

Compensable Value

For the first 3 years of asset usage, at invoice value. For year 4 and up to year 5, depreciation will apply. Assets with more extended usage will not be insurable.

Comparison

With **Engen Capital** and **Interesse**, you have the best market option, guaranteed!



General Public

- No coverage for theft and falls.
- Deductible for theft between 20% and 25%.
- Minimum deductible of \$7,500 (replacement value for 3 years*).
- Annual policy.
- Claims service: over 15 business days, regardless of the amount.

Vs.

Engen Client

- Included.
- Deductible for theft of 15%.
- Minimum deductible of \$4,450.
- Invoice value for 3 years. Financed multi-year policy.
- Claims service: fast track up to \$USD 5,000 paid within 5 business days, or within 15 business days for larger amounts.

*Replacement Value: refers to the market value at the time of the claim, which is a lower amount than the invoice due to depreciation.

Disclaimer: The market analysis and comparisons were carried out by Interesse Insurance and Bonding Agent, S.A. de C.V., in October 2018, taking a sample of existing products registered as of that date with the CNSF by a total of 10 insurers. For more information, contact: contacto@engen.com.mx.

Machinery Breakdown Coverage

What Do We Mean?

Industrial equipment without chips, sensors, or panels, typically featuring basic electric-operated gears or pulleys.



Insured equipment (Some Examples)

- Plastic processing: blowers, coolers, dryers, and extruders.
- Energy generation: turbines, engines, and generators.
- Air conditioning units.
- Electrical substations.
- Compressors, among others.

Coverages (Some Examples)

- Fire, lightning, and explosion.
- Earthquake.
- Hydrometeorological phenomena: hurricanes, floods, and hail, among others.
- Material damages such as: negligence, carelessness or sabotage, short circuits, electrical disturbances, design flaws, use of defective materials, and foreign objects entering the insured assets.

Machinery Breakdown Coverage

Coverages and Deductibles

{ Deductibles }

- > Fire, lightning, and explosion: no deductible.
- > Material damages:
 - Earthquake: set according to the seismic zone by AMIS.
 - Hydrometeorological phenomena: 2% of the indemnifiable value with coinsurance according to AMIS.
 - Any other: 2% of the indemnifiable value of the affected equipment with a minimum of \$8,900 pesos.
- > Extra expenses*: 5% of the compensable amount.

Indemnifiable Value

For the first 3 years of asset use, indemnification is at invoice value. For year 4 and up to year 5, depreciation applies. Assets with greater usage time will not be insurable.

*Extra costs: for example, when international transport of a specialized part is required for repair.

Comparison

With **Engen Capital** and **Interesse**, you have the best market option, we assure you!



{ General Public }

- > Does not include catastrophic risks (earthquake and hydrometeorological events).
- > Deductible between 3% and 5% (replacement value for 3 or 5 years, depending on the insurer*).
- > Annual policy.
- > Claim handling: more than 15 business days regardless of the amount.



{ Engen Client }

- > Included.
- > 2% deductible.
- > Invoice value for 3 years.
- > Multi-year financed policy.
- > Claim handling: fast track up to \$USD
- > 5,000 paid within 5 business days, or within 15 business days for higher amounts.

*Replacement value: refers to the market value at the time of the loss event, i.e., an amount less than the invoice due to depreciation. Disclaimer: The market analysis and comparisons were carried out by **Interesse Insurance and Bond Agent, S.A. de C.V.** in October 2018, taking a sample of existing products registered at that date with CNSF from a total of 10 insurers. For more information, contact: contacto@engen.com.mx.

Contractor Equipment Policy

What Do We Mean?

Equipment with self-propulsion focused on productive activities.



Insured Goods (some examples)

Construction

- Forklifts.
- Cranes.
- Pavers, rollers, concrete plants, and pumps.
- Loaders, backhoes, tractors, and excavators.

Mining

- Non-subterranean equipment for extraction, transport, and loading.

Agriculture

- Tractors.
- Seeders and harvesters, among others.

This type of policy is particularly beneficial for businesses in construction, mining, and agriculture sectors, offering coverage for specialized equipment that is critical to operations. With various types of machinery involved in these sectors, having the right insurance policy is essential for mitigating risks associated with breakdowns, accidents, or other types of damages. The policy could be tailored to cover different risks and provide peace of mind for both business owners and contractors.

Contractor Equipment Policy

Coverage and Deductibles

Coverages

- Theft and Material Damage: Fire, earthquake, hurricane, sinking, transportation, and tipping, among others. Extra expenses and expediting costs incurred*, up to 20% of the indemnifiable value.

Deductibles

- Theft: 15% of the loss, with a minimum of \$8,900.
- Material Damage: 2% of the indemnifiable value of the affected equipment, with a minimum of \$8,900.
- Earthquake: Deductible and co-insurance according to AMIS seismic zone.
- Extra Expenses*: 5% of the indemnifiable amount.

Indemnifiable Value

For the first 3 years of asset usage, at invoice value. For year 4 and up to 5, depreciation will apply. Assets with a longer usage history will not be insurable.

*Extra expenses: For example, when international transportation of a specialized part is required for repair.

Comparison

With **Engen Capital** and **Interesse**, you have the best option in the market, we guarantee it!



General Public

- Deductible for theft between 20% and 25%.
- Replacement value* for 3 or 5 years, depending on the insurer.
- Annual policy.
- Claims attention: More than 15 business days, regardless of the amount.

Vs.

Engen Customer

- Deductible for theft at 15%.
- Invoice value for 3 years.
- Multi-year financed policy.
- Claims attention: fast track for up to \$USD 5,000, paid in 5 business days, or in 15 business days for larger amounts.

This detailed outline offers a comprehensive view of the coverages, deductibles, and advantages when choosing Engen Capital and Interesse for insuring contractor equipment. It showcases the strengths of your policy, especially when compared to general market offerings, giving prospective customers valuable insights for making an informed decision.

*Replacement value: Refers to the commercial value at the time of the claim, which is an amount less than the invoice due to depreciation. Disclaimer: The market analysis and comparisons were carried out by Interesse Insurance and Surety Agent, S.A. de C.V. in October 2018, taking a sample of existing products registered at that date before CNSF by a total of 10 insurers. For more information, please contact: contacto@engen.com.mx

Coverage of Contents

What Do We Refer To?

Furniture and equipment for office or production/industrial use, without the use of electrical power.



Insured Goods (Some Examples)

Office Furniture

- Desks.
- Filing Cabinets.
- Chairs.
- Tables.

Production/Industrial Furniture

- Fixed Racks.
- Production Machinery Molds, among others.

Covered Risks

- Fire, Lightning, and Explosion.
- Earthquake.
- Hurricane, Flood, and Hail, among others.

Coverage of Contents

Coverages and Deductibles

{ Deductibles }

- > Fire, Lightning, and Explosion: No deductible.
- Material Damages:
 - Earthquake: Will be set according to the seismic zone of AMIS.
 - Hydrometeorological Phenomena: 2% of the indemnifiable value with coinsurance according to AMIS.
 - Any Other: 1% of the indemnifiable value of the affected equipment with a minimum of \$8,900.

Comparison

With **Engen Capital** and **Interesse**, you have the best option in the market, we guarantee it!



{ General Public }

- > Replacement value*.
- > 2% deductible of the replacement value.
- > Annual policy.
- > Claims attention: more than 15 business days, regardless of amount.



{ Engen Customer }

- > Invoice value for 3 years.
- > 1% deductible of the indemnifiable value.
- > Multi-year financed policy.
- > Claims attention: fast track for up to \$USD 5,000 paid in 5 business days, or in 15 business days for larger amounts.

Indemnifiable Value

For the first 3 years of asset use, at invoice value. For year 4 and up to year 5, depreciation will apply. Assets with greater usage age will not be insurable.

*Replacement Value: Refers to the market value at the time of the loss, i.e., an amount less than the invoice due to depreciation.

Disclaimer: The market analysis and comparisons were carried out by **Interesse Insurance and Bond Agent, S.A. de C.V.** in October 2018, taking a sample of the existing products registered at that date with the CNSF by a total of 10 insurers. For more information, contact: contacto@engen.com.mx.

Factoring and Reverse Factoring



Factoring is a financial tool through which your company can obtain immediate liquidity from your accounts receivable in pesos or dollars without long payment terms.

Benefits of Factoring with Engen Capital



You convert your accounts receivable into money.



Immediate liquidity for your company.



It provides an early payment option to your suppliers and that allows you to extend your payment terms.



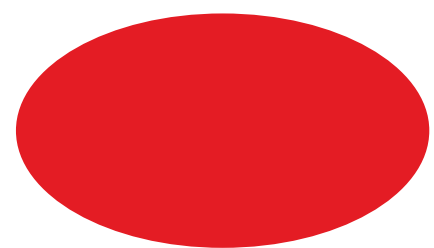
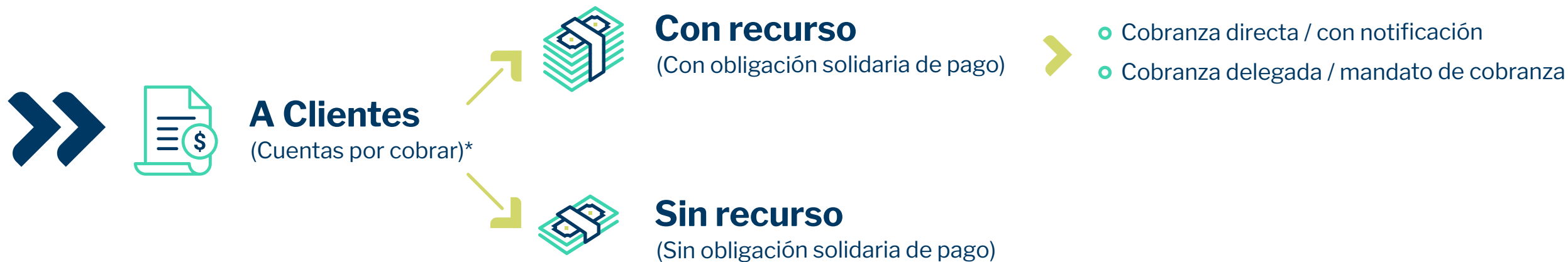
Advance invoice payment to suppliers.



You get a service with immediate response and flexible conditions



Rely on Engen Capital's specialized staff to advise you at all time



* En pesos o dólares.

Factoraje a **C**lientes

Análisis crediticio del proveedor y del papel a descontar.

Plazos de 30 a 120 días.

Se documenta:

Contrato marco de Factoraje (1 vez).

Contrato-cesión (por disposición).

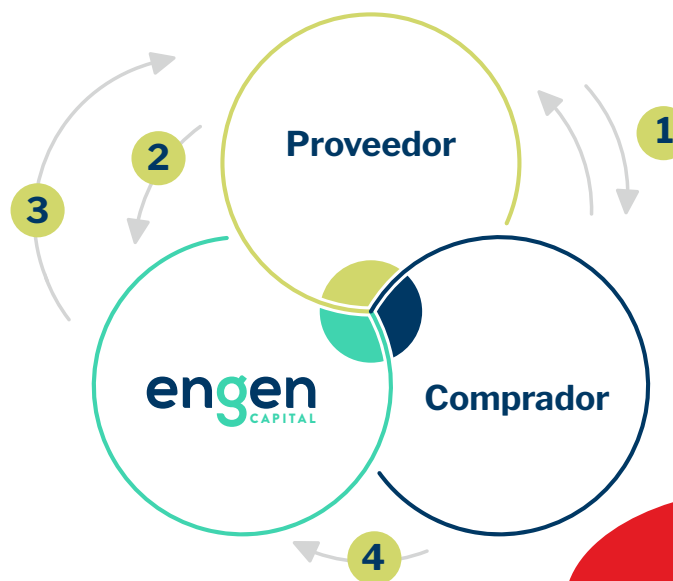
Características generales:

Costo financiero con opción a:

Ser pagado por el proveedor o cliente.

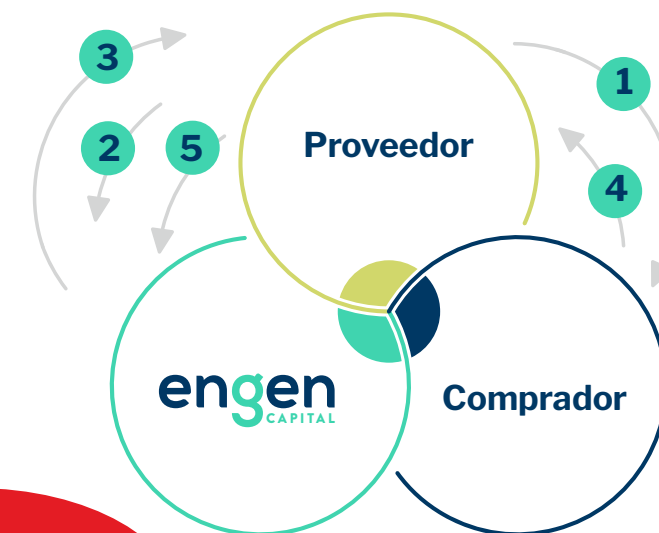
Ser descontado del anticipo de la factura a pagar, al vencimiento.

Cobranza directa con o sin recurso



- 1 Vende y factura
- 2 Cede
- 3 Anticipa el valor acordado
- 4 Paga al vencimiento

Cobranza delegada



- 1 Vende y factura
- 2 Cede
- 3 Anticipa el valor acordado
- 4 Paga al vencimiento
- 5 Paga factura

Proveedor: empresa que entrega bienes o servicios, beneficiario de la factura y que obtiene una cuenta por cobrar.

Comprador: empresa que recibe los bienes o servicios y que adquiere una obligación de pago.

Factoraje a Proveedores

Análisis crediticio del deudor.

Pago del valor de la factura menos el costo financiero.

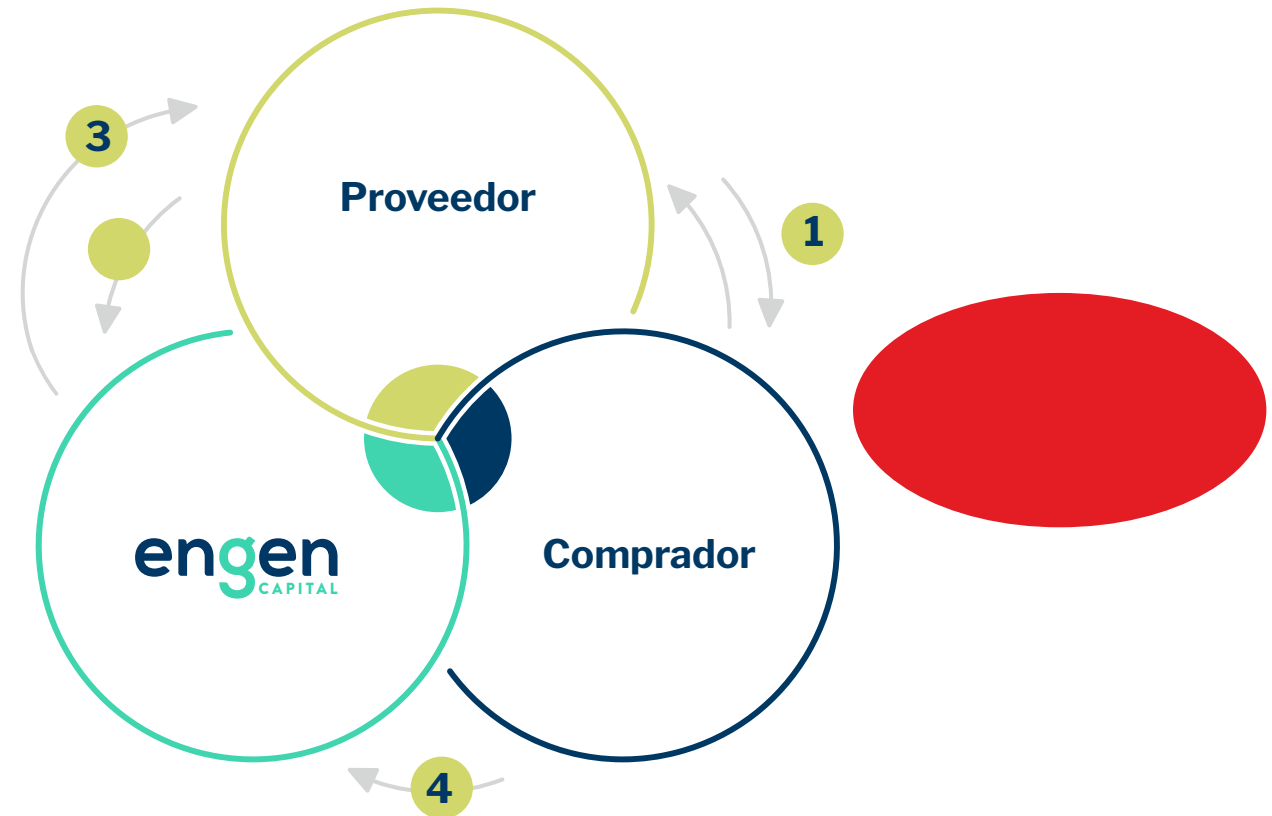
Proceso de validación previo a la disposición.

Plazos de 30 a 120 días.

Se documenta:

Contrato marco de Factoraje a proveedores (se firma con el comprador).

Contrato sin recurso con los proveedores (se firma con el proveedor).



- 1 Vende y factura
- 2 Cede
- 3 Anticipa valor menos costo
- 4 Paga al vencimiento

Proveedor: empresa que entrega bienes o servicios, beneficiario de la factura y que obtiene una cuenta por cobrar.

Comprador: empresa que recibe los bienes o servicios y que adquiere una obligación de pago.

¿Buscas a un experto en importaciones?

¡Ya nos encontraste!

Sí, en **Engen Capital** también somos expertos en importación.

Apoyo personalizado en cada paso del proceso de importación:

Al inicio

Asesoraría personalizada en comercio exterior.

- ▶ Contamos con el apoyo de una empresa de asesoría en comercio exterior de talla internacional: **Livingston International**.

Durante

Seguimiento y gestión de trámites.

- ▶ Trabajamos con una red de agentes aduanales confiables que cuentan con una amplia experiencia.
- Hacemos el pago de impuestos y aranceles correspondientes a la fracción arancelaria determinada por nuestros expertos.



Llegada a México

Nos aseguramos de que tus equipos cuenten con todos los requerimientos legales para estar en el país.

- ▶ En caso de requerirlo, podemos entregarte el equipo en tu planta.

Nuestras tarifas (+ IVA)

	USD	MXN
○ Vía terrestre	\$1,250	\$27,500
○ Vía marítima / aérea	\$1,000	\$22,000

Tarifa de acuerdo al medio de transporte por el que será enviado el equipo.



Vendor



Vendor We are experts in designing solutions tailored to your products and market.



Technology



Transportation



Health



Construction



Energy



Equipment

We develop financing strategies for your clients that add value to your business and drive your growth.

(At the Beginning)

- Program design, scope, and implementation.
- Assignment of a Vendor Manager.
- Training program.

(During the Program)

- Development of promotional material.
- Quotation tools.
- Credit approval model.
- Campaigns or promotions.

(Ensuring Success)

- Commercial and operational pace.
- Metrics and tracking reports.

Building Long-Term Relationships.

How Can You Strengthen the Program?

Rate Subsidies

- Blind Discount.
- Deferred Payment.

Commercial Support

- Re-marketing Agreements.
- Shared Marketing (Co-branding or Private Label).

Shared Risk

- Buy-back Guarantee.
- Reserve for First/Last Losses.
- Partial or Total Recourse.

What Can We Offer You?

- Subsidized rate schemes or "zero rate" to drive decision-making.
- Flexible payment schemes according to your client's requirements.
- Credit approval criteria in line with your market.
- Financing for new and used equipment.
- Maximization of the value of your equipment.
- Specialized funding solutions for your distributors and clients.
- Leasing-subleasing and fleet rental leasing.
- Design of structures based on the profile and needs of your clients.

The easiest financing. **Period.**

Contact us and start
growing today.



Whatsapp: Scan or click
on the QR code and
start chatting with us
now.

www.engen.com.mx
800.022.1000

