

About the Programme

What benefit does Insite Fixed Price IT Service provide?

Insite Fixed Price IT Service helps by providing one financing resource for all your IT needs, whether they are software, services, hardware, or all three*. For organisations that already license software from Microsoft, financing options are convenient and allow you to spread the costs of the software over an extended period of time, thus preserving your precious cash resources.

How is Insite Fixed Price IT Service different to a lease?

Insite Fixed Price IT Service offers loans not leases*. This means you receive perpetual use rights to the software and own any equipment outright at the beginning of the contract. And unlike many leases, there are no additional fees. Everything is a known value that is agreed upon before you sign the contract.

What is Total Solution Financing?

Insite Fixed Price IT Service finances software, services (maintenance and upgrades, technical support, training and implementation) and hardware. Installation and implementation services, required to get the solution up and running, and other hardware required to implement the solution can also be financed. Subsequent software additions and services satisfying the above criteria may be added to an existing financing agreement - with credit approval.

Will the offer be flexible enough to allow for product or service add-ons during the term of the contract?

The offer terms are simple and allow for easy additions based on changing customer IT needs. Additional credit approval may be required.

How long will it take for financing applications to be approved?

After the completed application and associated documents are received, a credit decision will be communicated on the same or next business day. Larger deals often require more time for approval. In any case, you will receive notification regarding the transaction within 24 hours.

How will I be billed?

You will automatically be debited on a monthly basis.

Who is Insite's financial service provider?

Insite Fixed Price IT Service is provided through the Microsoft Financing programme. To provide this service, Microsoft partners with world-class, leading financial institutions, which vary by country and the size of the funding. In the United Kingdom, Microsoft works with the CIT Group, an international provider of high-quality asset-based financing products and services.

Terms and Conditions

Who is eligible to finance software and total solutions through the Insite Fixed Price IT Service?

Any commercial business that licenses Microsoft software as part of their IT investment can qualify for financing*.

What is the minimum transaction size?

The minimum transaction size is £1,000.

Is there a maximum transaction size?

There is no pre-established maximum transaction size or credit limit. Customers can apply for any amount necessary to finance the entire solution as long as it exceeds the minimum transaction size. Insite or Microsoft Financing have sole discretion in granting credit*.

What is the interest rate being offered on the financing?

Competitive payment options will be offered and are determined by the market conditions, term, and transaction size.

How is a credit decision made?

The approval of credit is based on a number of variables, including credit background. Each credit decision is made on a case-by-case basis. Elements that can influence the credit decision include prior debt performance and any defaults (if applicable).

Does Insite Fixed Price IT Service finance non-Microsoft products?

Yes. Insite Fixed Price IT Service will finance non-Microsoft products as long as Microsoft software is part of the solution.

Does Insite Fixed Price IT Service finance IT Services?

Yes. Insite Fixed Price IT Service will finance IT services as long as Microsoft software is part of the solution.

Are there any requirements for collateral?

In certain cases, collateral or guarantees may be required.

Will a deposit be required?

There is generally no requirement for down payments or deposits.

What will happen if I am delinquent or default in making a payment?

If you delay payment, you will be charged a late fee. Microsoft Finance will take the appropriate legal action in cases of customer default. A default results in the customer holding an invalid license for the financed Microsoft products.

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