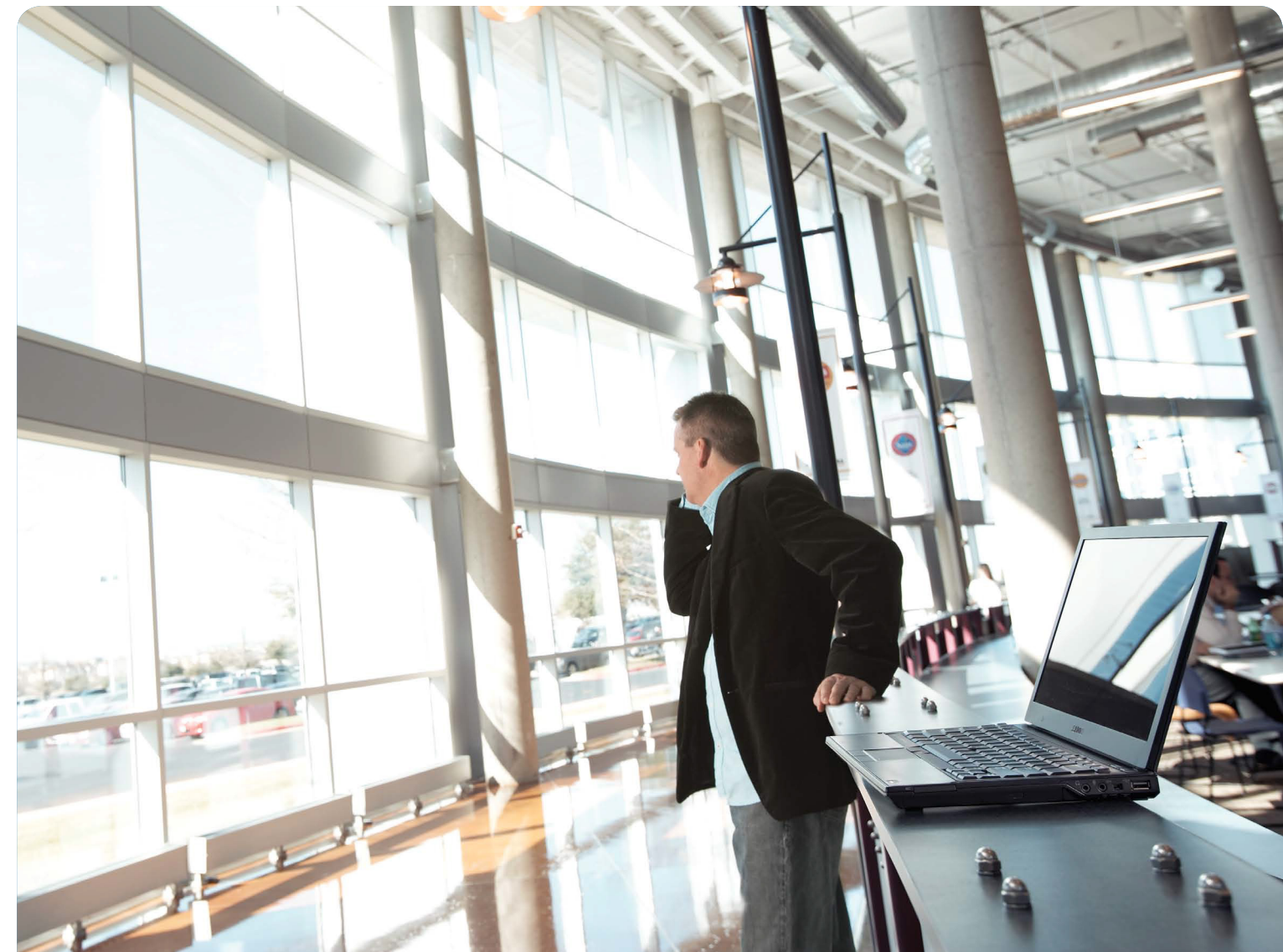
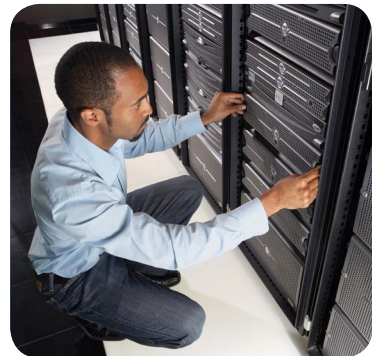
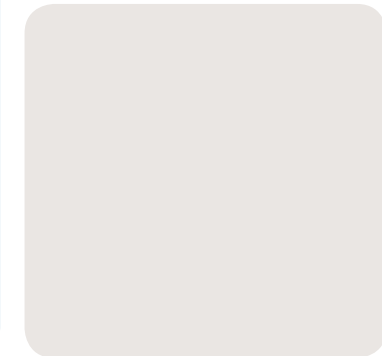


The D Tech Flexible Rental Programme

In combining the Dell direct approach with the D Tech Flexible Rental Programme we provide our clients with a total rental plan, which offers the following benefits:

Benefits	Cash	Finance Lease	D Tech Rentals
Financial advantages of rental in capital and account reporting	-	-	Yes
No major cash outlay	-	Yes	Yes
All equipment and intangibles including hardware, software, maintenance and services can be covered by a single quarterly payment	-	-	Yes
Ability to exchange percentages of installed rented asset base during the contract term	-	-	Yes
Rental terms may be shortened or extended	-	-	Yes
Cost centre reporting and Online Contract Management	-	-	Yes
Orderly asset replacement programme	-	-	Yes
Total acquisition management in a self-regulating environment	-	-	Yes
Sale of existing unused or redundant equipment	-	-	Yes

Provider of financial solutions to Dell customers.



D Tech Finance

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Reg. no. 2003/016257/07

Today, more than ever, the cost of capital, fluctuating market conditions and rapid obsolescence is forcing organisations to change their view about how they procure their IT assets. In line with global trends, operating leases (rentals) have become the preferred option for progressive organisations that need to leverage and optimise their budgets.

Rental makes smart business sense when procuring assets that depreciate, are particularly expensive or become obsolete and need replacing frequently. Rental allows you to pay for this equipment out of the cash flow it generates, by spreading the payment affordably across its useful life.

Purchasing equipment up-front depletes your organisation's cash reserves or dramatically increases debt. In the acquisition and management of computer equipment with a useful life of less than five years, financial common sense states that it is usually less expensive to rent than to buy. Traditional funding must be treated as a capital expense and leaves your organisation with the same out-dated equipment at the end of the term, and no organisation can afford to hold on to obsolete technology.

Why D Tech Finance?

Founded with Dell customers in mind, D Tech Finance (D Tech) offers flexible, tailor-made rental solutions that enable organisations to keep up with technological advances; all at a lower cost of ownership.

For example, we know that your initial IT purchase only constitutes a fraction of your total cost of ownership; with the operational costs of implementation, support, maintenance and disposal making up the bulk. That's why D Tech offers a Total Asset Lifecycle Management solution which includes all these often unplanned-for costs.

With D Tech, you can rent all your IT equipment; including hardware, software, peripherals, extended service payments and even a percentage of non-Dell products; all at highly competitive rates and with fixed payments you can accurately budget for.

In short; with D Tech you have access to the best technology with the best financial rewards.

A D Tech solution allows you to:

MAXIMISE YOUR PURCHASING POWER

With D Tech you are able to acquire all the equipment you need, as and when it's required, rather than when Capex budgets can accommodate it. You also retain the power to negotiate the best possible deal directly with Dell.

AVOID MAJOR CASH OUTLAYS

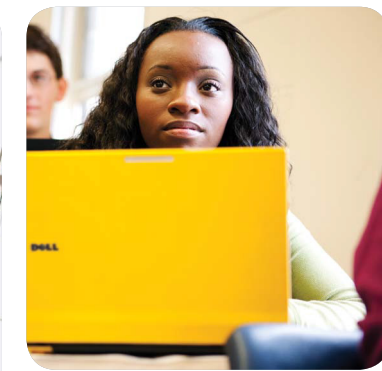
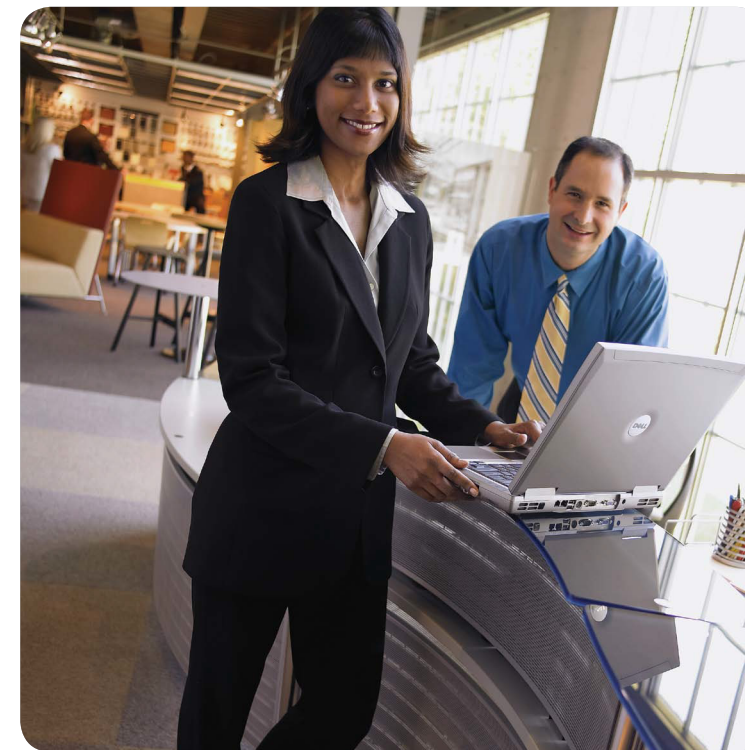
By renting your equipment through D Tech, you are able to redirect your cash or equity to income generating projects and core business interests.

PREDICT YOUR CASH FLOW

All your equipment and the associated costs thereof are covered by a monthly or quarterly payment, and the payments may be fixed or linked. This allows you to manage and easily predict your cash flow as well as hedge against inflation or interest rate movements.

ENJOY LOWER INTEREST RATES

Because we invest our own equity as an upfront residual into every transaction, you get the benefit lower interest rates than traditional finance leases or your internal cost of funds.



A D Tech Asset Lifecycle Management solution allows you to:

BENEFIT FROM DELL'S SERVICE AND SUPPORT

Enjoy the full benefit of the Dell warranty and after sales service and support on your Dell equipment.

SLEEP EASY WITH COMPREHENSIVE INSURANCE

D Tech offers an optional comprehensive insurance plan that mitigates costly downtime caused by theft or damage. Your insurance premium can be incorporated into your rental payment.

KEEP TRACK OF YOUR RENTED ASSETS

D Tech offers an optional web-based tracking system for technology assets that enables you to accurately monitor your entire computing population at any time. The tracking system will also help you manage the process of returning rented equipment when it is being upgraded or when the contract has expired.

AVOID THE RISK AND COST OF DISPOSAL

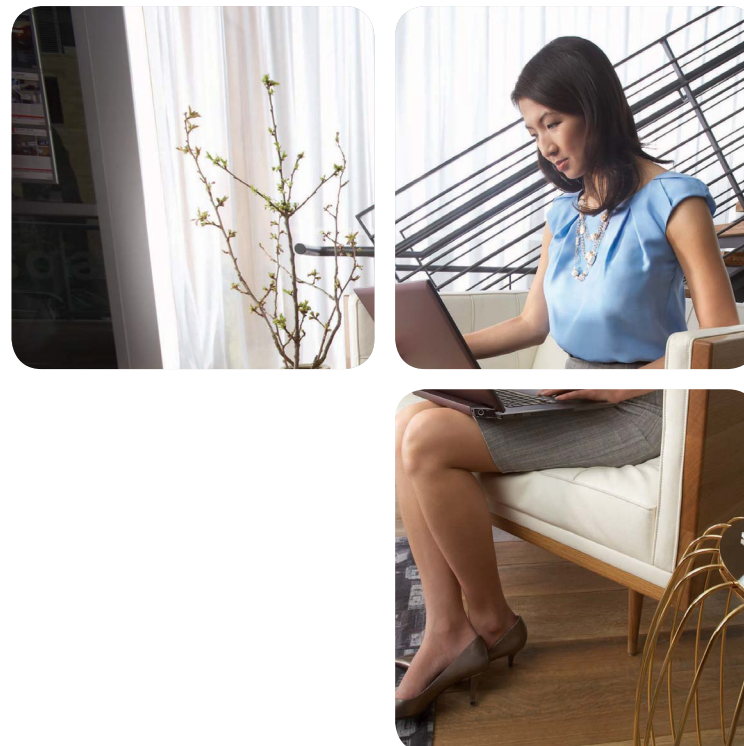
At the end of your contract, you are not left with obsolete equipment or the need to realise value from that equipment. Simply return the assets to D Tech and we will do the rest.

TAKE FULL CONTROL WITH D TECH LEASE MANAGER

D Tech lease manager provides you access to a secure 24-hour Online Contract Management programme which delivers comprehensive information about your rented assets including machine specifications, locations and invoice numbers.

Choose from a number of flexible end-of-term options at the end of your contract, you have the option to:

- Hand back the original equipment and upgrade to new technology
- Continue to rent for a fixed term at a renegotiated rate
- Continue to rent on a casual basis
- Return equipment to D Tech Finance with no penalty or residual payment



Total Asset Lifecycle Management



Buy and Rent Back

D Tech offers great flexibility through our Buy and Rent Back programme. Your existing equipment can be bought from you at the higher of book or market value and then rented back to you at competitive rates. This gives your organisation the opportunity to enjoy the benefits of a fleet of equipment administered through one Master Rental Agreement and by one quarterly fixed payment for the term of the contract.

You gain greater financial control, receive a cash injection and can remove the assets from your balance sheet. Plus you access the benefits of Asset Lifecycle Management detailed herein.