



clicklease has an A+ rating from the [Better Business Bureau](#), and, on average, their reviews are 4 out of 5 stars with the BBB.

Accredited Since: **3/27/2019** Years in Business: **5** [Clicklease Financing FAQs](#)

Why choose Clicklease?

- Clicklease approves customers who are overlooked by traditional financing options—like start-ups with limited time in business.
- Clicklease is quick, easy, and convenient—perfect if they need same-day equipment.
- Clicklease payments make it easy to budget and measure ROI.
- Leasing doesn't show up on a balance sheet as a liability—important if they need to apply for non-equipment loans later.
- Leasing maintains credit lines and cash flow, so small businesses can use those resources for day-to-day operations.

How to talk about the tax benefits of leasing?

Lease payments may be tax deductible as a business expense. There can be some great tax benefits to leasing; if a customer has further questions, encourage them to talk to their accountant.

What are the “rates?”

Because we offer leases, rather than loans, we don't have an “interest rate.” Instead, our leases attach a set surcharge at beginning of the lease which is then spread out between each payment. To determine the total amount a customer will pay over the full lease terms, they can multiply their monthly payment amount by the total number of payments.

The benefit of a fixed fee instead of an interest rate, is that customers never have to worry about compounding interest, like they would with a credit card.



How do leases work?

Customers select their equipment and apply for Clicklease financing. When the customer is approved, they review and sign a lease agreement. Then Clicklease buys the equipment directly from the selling partner.

At Clicklease, we try to make our leases more like traditional financing, so we build a buyout option into every lease agreement. **(Early Purchase options are available)**

Early Purchase Option: PDF Link [Here](#)

Bank Verification: Bank verifications are primarily performed through Finicity, part of the Mastercard family.

Finicity ...Is it safe?

Finicity, helps individuals, families and organizations make smarter financial decisions through its safe and secure access to fast, high-quality data.

Why Finicity Open Banking?

95% Market coverage of direct deposit accounts. From the largest FIs to the smallest credit unions –Receive fast, reliable financial data that has been permissioned by the consumer for their benefit. Finicity is leading the industry towards direct API connections, signing Data Access Agreements with the largest financial institutions, payroll providers and wealth management companies. Added intelligence and deep learning. The analytics layer in our data services enables accurate, confident payments and verifications. Our added intelligence helps mitigate fraud risk, reduce payment failure and fees, enable onboarding, and maintain compliance.

90 second info video on Finicity - Link [Here](#):

Supported Institutions - Link [Here](#)