

INNOVATIVE LEASING
AND FINANCE



FINANCIAL SERVICES



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FINANCIAL SERVICES

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1.56 ▼ 0.78



Tidel is one of the world's leading manufacturers of cash management systems and robbery deterrent products for the retail industry. They provide retail organizations best in class solutions that secure, automate, and streamline their cash management environment.

AAM have fulfilled over \$1B of finance over the past years via innovative solutions across our core business lines, Asset Management and True Leases. Tidel Financial Services is wholly owned by AAM Capital and Anglo Asset Management. A Lease Provider and Asset Management Business located in Houston, Texas, and Brighton in England.

The sole purpose of Tidel Financial Services is to provide and deliver a structured and exclusive Asset Management and Financial leasing scheme in conjunction with existing and new clients of Tidel.

AAM Capital's underlying principals coupled with the drive to meet Tidel clients' needs in a highly competitive manner, make our financial products and services a credible and viable option throughout the cash management marketplace.

Our focus on customer service, together with the opportunities through our Banking Partners enable us to deliver the correct products and services directly to Tidels' clients, where many institutional finance companies fail due to our heritage which is unrivalled within the financing market.

AAM is flexible enough to move our transactions quickly when Tidels clients need it most.

Christopher Smith
Chief Executive Officer
AAM Capital





OUR FINANCING LEASES WORK CORRECTLY

We have expert knowledge of the equipment as well as finance, which allows us to forecast future residual values and allows us to take residual positions that meet all requirements..

TIDEL FINANCIAL SERVICES

Recent experience at Tidel Engineering L.C. tells us that in the current economic climate our customers are often constrained by tight budgets are likely to have limited cash available for capital expenditure, no matter how important the need for new equipment, and are frequently under pressure to show an immediate return on any investment they make in equipment. To help address this we have launched **Tidel Financial Services**, a business that offers leasing packages for customers acquiring cash management solutions from Tidel. Our aim is to offer a simple, straightforward and efficient means of financing Tidel equipment, helping our customers acquire it when they need it.

Our lease products can offer you monthly payment terms to pay for your ideal equipment solution over time, generating a return on your investment from the day that the new equipment is up and running and allowing you to match the cost of the new equipment to the revenues that it generates (or saves) once it is installed within your business.

SMART INSURANCE

AAM was the first, and possibly still the only asset management company to be able to provide an indemnity to their clients for smart safe cash in transit through to its final banking destination.



CASH MANAGEMENT MARKET

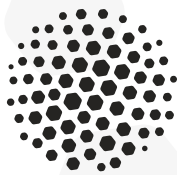
SMART SAFES

AAM Capital, Inc. ("AAM"), the North American and European based leasing and asset management business offers fully compliant leases for businesses that are acquiring cash management equipment through Tidel.

Cash management equipment, frequently referred to as smart safes, is used extensively by retailers seeking to reduce cash theft, improve business efficiency and reduce operating costs as well as armored car companies as part of their strategy to deliver long term, efficient, managed service agreements to retail customers. The cash management offerings are designed to deliver improved cash security and operational efficiency savings for a retailer at a time when the retail market has never been more competitive. AAM's customers include more than 10,000 US retail locations and two of the three largest armored car companies in the world.

The lease can include the cost of delivery, implementation and support and the lease term matches the term of the managed services contract being sold by Tidel. The equipment that can include importation, shipping and tax consultancy, if needed.

AAM has offered and delivered compliant leasing structures across each of the world's major operating regions.



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OUR BACKGROUND

Our experience tells us that customers are often constrained by budgets, have limited cash and want an immediate return on their investment. In the current economic climate this is undoubtedly likely to be more so.

On the other hand, our experience also tells us that equipment vendors and manufacturers generally prefer payment up front to offset the cost of sourcing materials and product, manufacturing and delivery.

It was largely to address this impasse that AAM was created. To close this gap we designed and now provide a suite of flexible finance solutions that eliminate these budget and cash-flow constraints.

We pride ourselves on the close and durable relationships we forge with our clients. Understanding the nature of their industry and their activities is core to our central strategy and taking the time to familiarise ourselves with your business is key.



OUR FUNDING

At AAM we operate with a panel of well known and reliable European and North American banks that provide us with a consistent stream of primary term debt. This enables us to fund transactions, on a variety of lease terms, with customers.

We enter into transactions directly with end-users either using our own documentation or with a bank supplied finance contract. If we use our own documentation, we may subsequently sell the signed contract on a receivables basis to the bank that offers us the best commercial terms at that time, or we can choose to retain it within our own portfolio.

THE DIFFERENCE

We use a bank contract to sign a deal when we expect the bank to syndicate to its own panel part (or most) of the customer exposure that will be generated by our lease.

Our banking partners (generally) fund between 85% and 90% of the present value of the original equipment cost.

On smaller transactions it is common for our bank partners to fund the entire cost of the equipment, as a residual investment often makes little sense; the saving to the customer from the residual is negligible, and the cost of administering a small residual investment frequently exceeds the margin that we would reasonably expect to achieve.

AAM provides the funding for the difference between what the bank provides, and the total cost of the equipment. We pay this sum to the bank at deal closing, allowing the bank to pay the full cost of the equipment to the vendor. Our residual funding is provided by a series of regulated investment Funds that are located in London, the United States and the Middle East.





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