



The best tools for business.

The best options for your budget.

Apple Financial Services (AFS) makes it simple and affordable to bring Apple devices into your business. We deliver lifecycle services and cash flow management solutions built for the long-run.

Your Budget Maximized

Apple Financial Services keeps your costs low by accounting for the high future value of Apple devices up front. Our solutions focus on low payments aligned to your budget.

Future Value Backed by Apple

Apple products are built to last, and they hold value over time, making them a smart investment. We build in *and guarantee* the future value to help you save money.

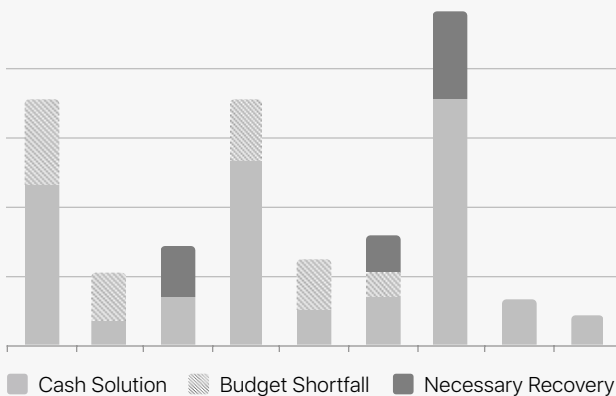
End of Term On Your Terms

We provide the flexibility to change as your needs change. You have complete control of your refresh cycle with 30-day notice, 30-day extensions, and clear, straightforward terms.

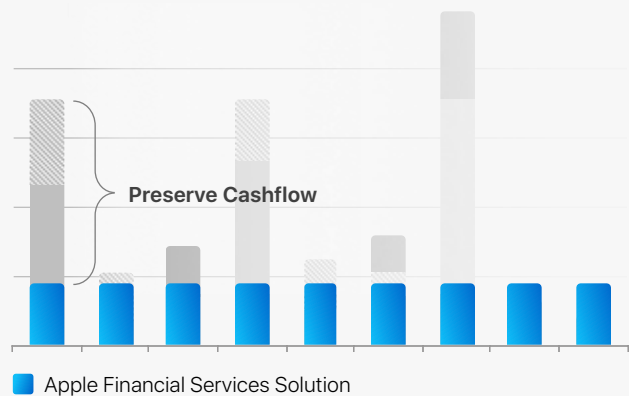
Sustainability Built In

Our global network of repurposing and recycling partners help ensure your Apple devices live another life after the end of your AFS term.

Lifecycle management is cash flow management.



Paying cash for technology can create budgetary chaos. Frozen or insufficient budgets may prevent getting the right tools at the right time.



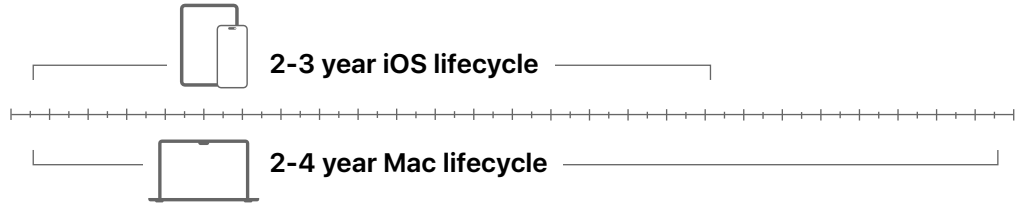
Create a predictable and sustainable lifecycle management plan with Apple Financial Services. It's modern. It's affordable. It just makes sense.

Make a plan. Stay on budget.



Apple Financial Services offers flexible solutions to help manage your lifecycle. All your needs are covered— from your new Apple devices to software, services, and even third party products.

Choose your ideal lifecycle, then select your plan.



Plan to Use

Maximize affordability with low payments aligned to your managed lifecycle. Create a modern, cost-effective plan that gives employees access to the latest devices.

Ideal for businesses looking for the lowest monthly payment and planned upgrades.

Only at Apple

Single Upfront Payment

Pay less than cash with a Single Upfront Payment aligned to your lifecycle. Stay current and minimize the costs of aging technology.

Plan to Use and maximize total savings by using funds that are available today.



Plan to Own

Lock-in consistent payments with flexible terms up to four years, and own your devices at end of term. Acquire the equipment your business needs and manage your cash flow.

Ideal for ownership-oriented businesses looking to build a predictable budget.

Only at Apple

Guaranteed Buyback Program

Add a Guaranteed Buyback Option, and use the high value of Apple products at end of term to help fund your next refresh.

Plan to Own and keep your refresh options open with a future trade-in value.

Easy Return & Apple Lifecycle Manager included with every AFS Solution



Easy Return includes return packaging, shipping labels, and data wiping when you're ready to refresh.



Complimentary access to Apple Lifecycle Manager at end of term to help plan and track your refresh.

Contact your Apple Authorized Reseller or Apple Business Team to learn more and build a plan for your business.