

FILIP Smart Lease

making new equipment affordable



Frequently Asked Questions

Can I access my account information online?

At this time we do not offer online access to account information, however we do offer the option to make online payments and submit document requests via our customer portal.

When does the insurance certificate need to be in to First Western Equipment Finance?

We prefer that the certificate be sent in with all other documents sent to the account manager. If that isn't possible, as soon as possible thereafter, to make sure that customers are protected from loss or damage.

Will First Western Equipment Finance contact the agent?

We will follow-up with the agent to obtain the correct documents, but the customer must make an initial contact with their agent to add the equipment to their policy.

Additional information can be found [here](#).

What types of financing does First Western Equipment Finance offer?

First Western Equipment Finance offers a large variety of financing options. We offer EFAs (equipment finance agreements), purchase-option leases, and municipal leases. We also offer flexible terms, such as seasonal and deferred payment options.

What is an EFA?

EFA stands for equipment finance agreement. Unlike a lease agreement where the lessor retains ownership of the equipment and the lessee may have the option to purchase at the end of the term, under an EFA the borrower retains ownership of the equipment financed throughout the term of the agreement.

An EFA may be the perfect solution for those who have experienced a difficulty regarding the end of term payment price, at the end of a lease agreement in the past. With an EFA, since there is no purchase option, there is no difficulty — you already own the equipment.

Can I pay off my agreement early?

Agreements are non-cancellable (unless otherwise indicated in your contract), however you are always welcome to make payments in advance without any early payment fees. If you are interested in paying off early, you may request a payoff quote via our online customer portal. You will receive your quote via email, typically the same business day.

How do I get started with First Western Equipment Finance?

Fill out our simple credit application. You can fill one out online, print one out from this website, or ask your dealer for one to fill out.

If you fill out an application manually, fax it to (800) 288-4959. We will have a credit decision within one hour of receiving the application. Once approved, we will ask you to sign our finance documents and return.

What are your credit requirements?

First Western Equipment Finance has actual people that review your credit. Information that they are looking for includes established time in business, personal and/or business credit score, comparable debt, and identifying information.

I applied for financing through my equipment dealer, what does your company do?

First Western Equipment Finance partners with some of the most well-known equipment manufacturers and dealers across the United States, to offer customer direct financing. This makes your buying experience easier and faster, because you don't have to shop around for financing.



A VETERAN BUSINESS ENTERPRISE

FILIP Professional
Cleaner Solutions