

USED EQUIPMENT BUYING GUIDE



INTRODUCTION

Purchasing construction equipment is a significant investment for any business, so it's important to carefully consider all of your options before making that big decision. While new equipment can offer the latest features and technology, purchasing used equipment can be a smart financial decision for your business. Not only does it come with a lower price tag, which can help you manage cash flow more effectively, but it's also often available for immediate use. That said, it's essential to carefully assess whether the equipment is suitable for your needs and a good investment before committing to any purchase.

In this buying guide, we'll explore the benefits of buying used equipment and provide some tips for finding and selecting the right pieces for your business needs—plus, what to do when your machine gets old or when you're ready to sell.

When it comes to buying used equipment, it's important to approach the process with caution and due diligence. Not only is there a risk of purchasing equipment that is stolen or has a lien against it, but buying from an untrustworthy source can lead to legal issues. To ensure that you're making a smart investment, it's crucial to thoroughly evaluate the equipment's condition, determine if it meets the needs of your business, and source from a reputable seller.

To help you navigate the process, here is a checklist of things to consider when buying used equipment:

BUY FROM A TRUSTED SOURCE

- Research the seller and check online reviews.
- Verify that the seller has paid for the equipment in full and that there are no liens against it.
- Opt for a paper trail (cheque or credit card) instead of cash to reduce the risk of fraud.
- Get a receipt that clearly identifies you as the new owner of the equipment.
- Consider if the seller can provide additional services like warranty or financing.

DETERMINE YOUR NEEDS

- Evaluate whether the equipment is the right size and capable of using the necessary attachments.
- Speak with experts, like those at Finning, to see if the equipment is a good fit for your business needs.
- Determine if the equipment is core to your operation. If not, consider renting, purchasing an older unit, or finding a better alternative.

DO YOUR DUE DILIGENCE

- Examine the equipment's fluids, operating hours, and maintenance records.
- Check for rust and any visible signs of damage.
- Look for any immediate repairs that may be required.
- Look for telematics (technology that allows for the remote monitoring and tracking of equipment) to gain a better understanding of the machine.
- Compare the usage hours with the maintenance records.

WHAT TO LOOK FOR WHEN BUYING USED EQUIPMENT

- Make sure the equipment is consistent with the reported hours of use.
- Check for leaking cylinders.
- Look into whether the machine is near the end of its suggested life expectancy.
- Check cab cleanliness.
- Inspect for damaged body panels and broken glass.
- Check the machine's fluid colour.
- Look for dates or hours written on the filters.
- Check for add-ons—the more the better (most of the time).
- Cycle the hydraulics.
- Review the maintenance records.



USED EQUIPMENT WITH BUILT-IN PEACE OF MIND

At Finning, we're committed to helping you find the right piece of equipment for your needs—one that can help you increase productivity while lowering costs, all without sacrificing peace of mind.

Our high-quality, reliable used equipment is backed by industry-leading support and our warranty coverage gives unprecedented levels of performance and security.

Welcome to the "worry-free" way to purchase used equipment—the Finning way.

- Huge selection and a wide variety of equipment
- Comprehensive warranty coverage
- Expert advice
- Flexible financing options
- Connectivity and technology solutions



WHAT IS A CUSTOMER VALUE AGREEMENT (CVA)?

CVAs are stress-free, easy ownership plans that fit your business needs to extend equipment life and maximize your investment. Whatever your industry, whatever your Cat® equipment — keeping it in excellent condition means more production and lower costs.

HASSLE-FREE OWNERSHIP & MAINTENANCE

CVAs bring together Finning advice, easy parts acquisition, and options for flexible payment terms. Getting the right Genuine Cat Parts delivered to the right place at the right time makes it easier for maintenance to get done. Service options are flexible to meet your needs.

SECURITY OF EXPERT DEALER SUPPORT

CVAs are plans that offer troubleshooting, diagnostics, and repairs with inventory management. If you need trained technician assistance, there are options for that too.

PEACE OF MIND FROM EQUIPMENT HEALTH MANAGEMENT

Get easy access to monitoring tools with a Cat CVA. Digital tools allow you to access important insights like inspections to machine alerts, giving you a complete overview of the condition of your fleet.

TYPES OF USED CVA'S

CONVENIENCE – Do it myself

Maintenance parts are provided to the customer on an as-needed basis, where Finning provides alerts on upcoming services to replenish customer inventory.

PERFORMANCE – Do it with me

Preventative maintenance (PM) kits are provided to the customer on a planned basis, where Finning provides alerts on upcoming services to plan kit deliveries.

CONFIDENCE – Do it for me

PM services (parts and labour) are provided to the customer on a planned basis, where Finning provides alerts on upcoming services.



OPTION. OPTIONS. OPTIONS.

With more than 90 years of industry experience, we're ready to help you find the right machine. In addition to offering a wide range of high-quality, reliable used equipment, including skid steers, excavators, dozers, backhoes, and wheel loaders, we also have a selection of used attachments and work tools to enhance the capabilities of your equipment. All of our used equipment comes with industry-leading support and warranty coverage, ensuring unparalleled performance and peace of mind. So if you're in the market for quality used equipment, look no further than Finning.

CAT CERTIFIED USED: WE TEST IT SO THAT YOU CAN TRUST IT.

There's used equipment, and then there's Cat Certified Used—selected, inspected, and serviced to a higher standard. We take low-hour, well-maintained Cat machines and inspect them inside and out. We use only genuine Cat parts for service, complete all the required maintenance, and connect the telematics (if equipped) for fast, easy access to hours, location, and health data. Then we back every machine with a warranty and make it eligible for flexible financing. The result? Good-as-new performance, guaranteed, and peace of mind to help get the work done on time and efficiently.

- Less than 5 years old.
- 12-month or 1,000 hrs Powertrain & Hydraulic Warranty.
- 24-month Customer Value Agreement.
- Up to a 140-point inspection.
- Serviced with genuine Cat parts.

FINNING PREMIUM USED: DEPENDABLE QUALITY AT AN AFFORDABLE PRICE.

If you're looking for an affordable machine that can help supplement your fleet then Finning Value Used Equipment is an excellent option for you. We have a wide selection and variety of Cat and non-Cat used machines to suit every budget, age, and condition requirement. These machines are great options for a customer who needs a machine for a non-product critical application. We believe in transparency. Each machine has been inspected, and full inspection reports are available before purchase to provide you peace of mind. Warranties are available on select machines if you would like to add them for more security.

- Between 5 and 10 years old.
- Up to 10,000 hours.
- Sold with warranty.
- 12-month Customer Value Agreement.
- Rigorous inspection completed by Finning.

FINNING VALUE USED: THE RIGHT EQUIPMENT AT THE RIGHT PRICE.

We also offer machines for purchase in their current condition with no add-ons. These machines may not come with the same level of assurance as some of our other product offerings, but they can still provide reliable performance at a lower price point. Our selection includes a wide variety of Cat and non-Cat used machines to suit every budget, age, and condition requirement. If you're interested in purchasing a used machine as-is, talk to one of our Finning Sales Representatives about our selection today.

- Inspection and service may be available.
- Machine cleanup and preparation.
- 250-hour maintenance service.
- Customization options.



BUILT TO BE REBUILT

Did you know that you could save thousands by simply giving your machine a second or third life? This means that, rather than purchasing a new machine, you can opt for a rebuild to restore your equipment to a like-new condition at a fraction of the cost. Not only can a rebuild save you money, but it can also help to extend the life of your equipment and lower your total cost of ownership.

When deciding whether to repair, rebuild, or replace your equipment, it's important to consider the type of machine you own, how many hours it has been used, and your long-term plans for the machine.

Here are some rebuild options to choose from:

- The Cat Certified Rebuild Program returns your end-of-life machines, systems, and components to a like-new condition with the latest technology and cat genuine parts, including a cab upgrade and performance testing. This program can save you up to 40% compared to purchasing a new machine.
- The Cat Certified Powertrain Rebuild Program focuses on restoring your machine's power train to a like-new condition, and can save you up to 70% compared to buying a new machine.
- The Certified Machine Component Rebuild (CMCR) Program allows you to rebuild a specific component of your machine, such as the transmission, engine, or axles, at a fraction of the cost of purchasing a new component. This program can save you up to 90% compared to buying new.

All Cat certified rebuilds include:

- 350+ Tests and inspections.
- Automatic replacements of parts.
- · Like-new machine warranty.
- Trained finning technicians.
- Genuine cat parts.
- Component assurance.



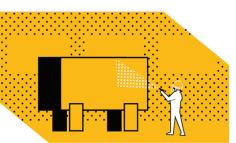
Step 1: Inspection/Evaluation

We perform fluid analysis, visual inspections and review maintenance/S-O-S[SM] analysis services to develop a customized rebuild plan and cost estimate. Certified Rebuild includes more than 350 tests and inspections; Certified Power Train. up to 200.



Step 3: Reconditioning

This includes work not typically included in an overhaul. Frames are examined and, if necessary, straightened, welded and reinforced. Worn linkage pins and shaft bearings are replaced. Hydraulic systems are returned to their original levels of performance, reliability and cleanliness, meeting ISO 18/15. Electronic control modules and software are replaced.



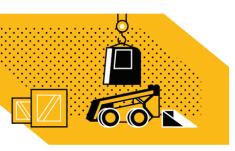
Step 5: Repainting

Your machine is repainted. Model identity graphics are applied. And a Cat Certified Rebuild decal is issued.



Step 7: Customer Evaluation

Now it's to you and your operator for evaluation. The rebuild process is not complete until you are satisfied with the performance of the machine or power train in its working environment.

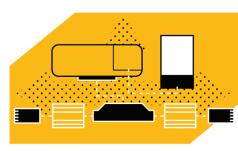


Step 9: Reassembly

All critical torques, clearances and pressure settings are maintained and recorded during reassembly. Engine wiring harnesses are always replaced. Other wiring is replaced on full machine rebuilds only.

Step 2: Disassembly

Your machine or power train is disassembled. All hoses, belts, seals, gaskets, bearings, knobs, wiring, switches and gauges will be replaced with new parts. Remaining parts are inspected and measured against strict reusability guidelines. Parts that don't meet the guidelines are replaced with new or Cat Reman parts— or reconditioned to meet specifications. Approximately 7,000 parts are replaced in machines; 3,000 in powertrains.



Step 4: Engineering Updates

Improvements introduced after the original date of manufacture are incorporated.



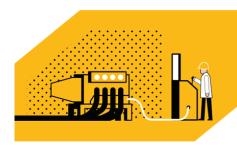
Step 6: New Serial Number of Product Identification Number

Certified Rebuild machines receive a new serial number or product identification number. The number identifies your machine and entitles you to a like-new standard warranty. An additional bonus: Certified Rebuild machines tend to capture significantly higher resale values.



Step 8: Powertrain Tests

The engine, fuel system, transmission, torque converter, differential, final drives and radiator are inspected, reconditioned and updated with new or qualified parts. Each component is thoroughly bench tested before reinstallation.



Step 10: Performance Testing

Quality control includes testing. Standard tests include: turbocharger boost, throttle response, stall speed rpm, transmission and steering clutch response, and hydraulic and pilot relief valve pressures. Contamination control procedures ensure the unit meets total system cleanliness of ISO 18/15. Instrument and operational testing ensure field and shop performance levels match.



READY TO SELL?

When it comes to offloading your used equipment, we have you covered. We can help you get the highest price possible for your equipment—both Cat and non-Cat machines.

Choose the option that's best for your business.

CONSIGN WITH US

- Total control over the selling price.
- More money in your pocket.
- Free up your time for more important things.

SELL YOUR OLD EQUIPMENT TO US

- No hidden fees.
- Total control of the process.
- Get cash for your equipment fast.

TRADE IN YOUR OLD MACHINE

- Save on taxes.
- Hassle-free disposal of your old machine.
- Upgrade your fleet with ease.



SUPERIOR SALES SUPPORT & SPECIALTY SERVICES

Choose from an array of available support services when you choose Finning all part of helping you get the most from your used equipment purchase.

TAKE ADVANTAGE OF OUR FREE EXPERT ADVICE.

Get down-to-earth expert advice from our knowledgeable professionals. We are here to help you make the right used equipment or disposal decision.

- Seasoned sales professionals.
- Experienced used equipment team.
- Certified parts and service personnel.
- Extensive domestic and international database and network.

INTERNATIONAL SALES.

Located outside Western Canada? No problem. Leverage our dedicated international sales professionals for your used equipment purchases.

- Equipment search.
- Application advice.
- Import/export guidance.
- Transportation facilitation.

CUSTOMER-FIRST FINANCING OPTIONS.

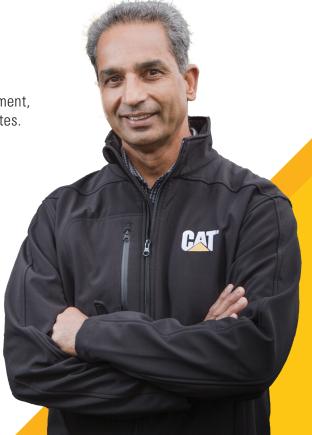
With flexible financing plans at competitive rates, Cat Financial Services can help you find financing that fits your needs.

Simple one-stop shopping.

- Extra flexibility.
- Competitive rates.
- More ways to make it work for you.
 - Lease.
 - Rental purchase.

EQUIPMENT PROTECTION PLANS.

We offer the only coverage designed specifically for Cat used equipment, giving you the highest level of protection available at competitive rates.



THE BENEFIT OF WORKING WITH A CREDIBLE DEALER

The value of working with a credible dealer can go a long way. Not only can you leverage our extensive product knowledge to help narrow your decision, but with our rental division, you can also test Cat equipment and attachments without the all-in cost.

Finning partners with start-ups and small businesses across Western Canada to supply and support their ambitions of growth and success. Our dealer services can help you select the right size and type of equipment for any job you face.

With locations across Western Canada, there's a make and model always at arm's reach.

FINNING IS THE

SELLING, RENTING, AND PROVIDING PARTS AND SERVICE FOR EQUIPMENT AND ENGINES TO CUSTOMERS ACROSS DIVERSE INDUSTRIES. WE OPERATE IN WESTERN CANADA, SOUTH AMERICA, THE UK, AND IRELAND.

