

Making technology affordable in an era of transformational change

Highlights

- Avoid budget-related delays as new technology opportunities emerge
 - Accelerate business transformation through flexible financing options
 - Customized financing for IBM hardware, software and services
-

Accelerate innovation and rapid growth through flexible financing options

Disruption continues. What's next?

As the technology landscape continues to rapidly shift, disruption continues, but new opportunities continue to emerge.

Over just a few short years, cloud and cognitive computing solutions have transformed digital service delivery and help unlock more value from data. New social and mobile technologies have dramatically changed the way we interact and engage with the world, bringing new and unforeseen security challenges.

Technologies are destined to grow obsolete ever more quickly increasing pressure on organizations to balance both the need to maintain a competitive edge and manage budgets.

Invest in your future more affordably. No delays.

IBM Global Financing can help you capture new opportunities and accelerate business transformation through a wide range of flexible financing options.

Take advantage of competitive rates and defer upfront payments when creating private, public or hybrid clouds. Acquire the AI and analytics solutions now to meet future needs while conserving cash today. Finance new mobile initiatives and integrate social capabilities into core business functions to deliver more value while reducing risk.

Our IT financing specialists can show you how to meet your needs more flexibly, more affordably, and without budget-related delays.

Customized and comprehensive financing through one resource

At IBM Global Financing, we offer a wide range of funding options suitable for companies of all sizes in virtually any industry.

We offer flexible terms and multiple-period funding for complete solutions including services, software and hardware from IBM. Non-IBM content which is part of an overall IBM end user client solution may also be eligible for financing through IBM Global Financing. In addition, IBM Certified Pre-Owned servers and storage can help you acquire the technology you need more affordably today.

How we help global leaders adapt to transformative change

Here are a few examples of how IBM Global Financing has helped organizations keep essential technology affordable as the IT landscape evolves and creates more complexity:

- **Acquiring a cloud solution:** A leading professional technology services provider needed a consolidated, cloud-enabled solution to reduce costs and accelerate deployment. IBM Global Financing provided a comprehensive financing package that consolidated payments for all components into a single periodic payment stream. This helped the client avoid large upfront payments, better manage cash flow, and take advantage of Fair Market Value (FMV) leasing to reduce total cost of ownership.
- **Acquiring a big data and analytics solution:** A consumer goods manufacturer needed new technology to cope with increasing data volumes and deliver more immediate “on demand” reporting to business users. A comprehensive three-year financing contract for all servers, storage, and software gave the client more payment flexibility and reduced upfront payments to preserve capital for future expansion.

Your objective	How IBM Global Financing can help:
Optimize cash flow	<ul style="list-style-type: none">• Minimize upfront payments to help align project costs with anticipated benefits
Maximize liquidity	<ul style="list-style-type: none">• Conserve cash and preserve credit lines to meet core business needs
Maintain financial predictability	<ul style="list-style-type: none">• Loans with predictable costs over a fixed term• Leases with flexibility to upgrade capacity during the lease with little change in monthly payments
Reduce risk of obsolescence	<ul style="list-style-type: none">• Lease options that assure that your IT infrastructure is always up to date and remains affordable
Reduce total cost of ownership and improve return on investment	<ul style="list-style-type: none">• Fair market value leases to potentially reduce costs on a present-value basis compared to outright purchase

Why IBM?

IBM Global Financing has been in operation for more than 35 years and serves clients in over 60 countries, spanning more than 20 industries. With a global reach and expertise in IT financing, working capital and credit, IBM Global Financing offers flexible payment plans and leasing solutions for IBM software, services and IT infrastructure including pre-owned servers and storage. Non-IBM content which is part of an overall IBM end user client solution may also be eligible for financing through IBM Global Financing.

For more information

To learn more about affordably investing in your future today, please contact your IBM Global Financing representative or IBM Business Partner, or visit the following website: ibm.com/financing

© Copyright IBM Corporation 2019.

IBM, the IBM logo, and ibm.com are trademarks of International Business Machines Corp., registered in many jurisdictions worldwide. Other product and service names might be trademarks of IBM or other companies. A current list of IBM trademarks is available on the Web at <https://www.ibm.com/legal/us/en/copytrade.shtml>, and select third party trademarks that might be referenced in this document is available at https://www.ibm.com/legal/us/en/copytrade.shtml#section_4.

This document contains information pertaining to the following IBM products which are trademarks and/or registered trademarks of IBM Corporation:

No registered trademarks



IBM Global Financing offerings are provided through IBM subsidiaries and divisions worldwide to qualified commercial and government clients. IBM Global Financing lease and financing offerings are provided in the United States through IBM Credit LLC. Rates and availability are based on a client's credit rating, financing terms, offering type, equipment and product type and options, and may vary by country. Non-IBM content which is part of an overall IBM end user client solution may also be eligible for financing through IBM Global Financing. Non-hardware items must be one-time, non-recurring charges and are financed by means of loans. Other restrictions may apply. Rates and offerings are subject to change, extension or withdrawal without notice and may not be available in all countries. IBM and IBM Global Financing do not, nor intend to, offer or provide accounting, tax or legal advice to clients. Clients should consult with their own financial, tax and legal advisors. Any tax or accounting treatment decisions made by or on behalf of the client are the sole responsibility of the client. For IBM Credit LLC in California: Loans made or arranged pursuant to a

California Financing Law license.

All statements regarding IBM's future direction and intent are subject to change or withdrawal without notice, and represent goals and objectives only.