Financing IBM Mobile solutions

Put your business in motion – more efficiently, more affordably

In just a few short years, mobile has transformed how we live and work. Today everyone expects a more personalized user experience at interactions across all touchpoints.

It’s clearer than ever that today’s business leaders need to quickly and efficiently build, integrate, manage, and secure apps to engage audiences more deeply in this new mobile environment.

But gaining a mobile advantage requires rapid and continuous development—plus a more strategic and flexible approach to IT financing to help:

- **Quickly acquire** solutions and services for implementation and migration
- **Improve alignment** of costs to expected mobile solution benefits

Helping clients move from mobile ready to mobile first

IBM Global Financing can help your business take advantage of mobile opportunities—investing in tomorrow’s future now while conserving cash today. Through flexible financing options for the IBM Mobile platform, IBM Global Financing has helped:

- **Create more budget flexibility** for a regional bank to speed implementation of a new mobile application so customers can bank from their smartphones 24/7
- **Reduce upfront payments** for a city’s cloud-based IT solution with mobile apps that engage citizen
participation and improve operating efficiency

Customized financing to deliver on your mobile vision

Turn to IBM Global Financing to both meet short-term needs and fund transformational projects. Our wide range of funding options include:
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| Loans                                  | • Get competitive rates to affordably acquire the solutions you need now  
• Predictable scheduled payments to match targeted deployment milestones  
• Conserve cash with access to alternative source of funds |
| Fair Market Value (FMV) leases         | • Payment deferral up to 90 days for mobile solutions  
• Flexibility to add capacity at any time |
| IBM Project Financing™                 | • Customizable payment plans from one provider to avoid project delays for large-scale projects  
• Integrated financing for IBM Global Services engagements, plus IBM hardware, software and services. Non-hardware items must be one-time, non-recurring charges and are financed by means of loans. |
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 how our financing solutions can help you take your business mobile, please contact your IBM Global Financing representative or IBM Business Partner, or visit the following website: ibm.com/financing
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.