

IBM Project Financing helps drive competitive advantage

Highlights

- Preserve cash and credit lines to meet other strategic needs
 - Financing solutions to speed project approval and implementation
 - Optimize cash flow and align payments to anticipated benefits
-

Customizable payment plans from one provider to help you acquire business solutions

As companies seek to innovate and transform their business by adopting the latest technologies, financial decision makers are looking for more flexible financing options to drive competitive advantage.

Because traditional banks may lack information technology financing expertise, companies may be reluctant to turn to them to fund IT complex projects that may include consulting services, infrastructure and data center equipment, software and business process implementation. Each of these services and solutions may have upfront costs that strain budgets which can delay the start of a project.

IBM Project Financing can provide customized financing for your *complete* solution, including the services, software and IT infrastructure you need from IBM so you can start your project now. Your business can see the following benefits:

- **Invest in AI, multicloud, blockchain** and other emerging technologies from IBM with flexible financing IT options
- **Conserve cash** and existing lines of credit for other strategic business needs
- **Align cash outlays** with anticipated benefits and optimize cash flow
- **Turn upfront cash outlays** into affordable and predictable payments

- **Choose from a wide range of funding options** to create an all-inclusive financial package tailored to specific project, budget or revenue-generation milestones

Technology solutions and funding from one provider

IBM stands apart as a resource that can help you design, build, and run your solution, but also finance your entire project—from simple projects to transformational initiatives.

Take advantage of highly competitive rates, flexible terms, and multiple-period funding for consulting services, transition and transformation costs, software, and hardware from IBM.

Whether financing services alone or as part of a larger solution, turn to IBM Global Financing for technology and financing from one resource.

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 IBM Project Financing, please contact an IBM Global Financing representative, or visit the following website: ibm.com/financing/services

© 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:
IBM®, Project 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.

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