

# We finance possibilities



## Are you prepared for IFRS 16?

Businesses will need to add high-value leases to its balance sheet. This seemingly simple change can have far-reaching impact on your business model. IFRS 16 becomes effective in January 2019, and is valid for contracts with 1-year period or more.

### How it will impact your business?

The new standard redefines treatment of Operating Leases. This will affect important financial indicators (such as EBITDA), covenants and your stakeholders' perception of you.

**The time to act is NOW, as 2019 results are commonly compared on Year-to-Year basis with the previous period (2018).**

### Learn more

What is the case for leasing technology devices?

[ibm.biz/BdYd9c](http://ibm.biz/BdYd9c)

### How can IBM Global Financing help you?

Exemption from this rule is on Operating Lease of low value assets (e.g. smartphones, tablets, laptops, PCs). Such assets can still be treated with the off balance sheet approach.

**Reach out to your IBM Global Financing Sales Representative to analyze the benefits on your financial KPI's when moving to Operating Lease model of your Low Value Assets.**

### What else can we offer?

We provide full set of financing possibilities. For further questions do not hesitate to contact us, we are ready to bring your business to the next level.



### Contact us

Contact your IBM Global Financing Representative.

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