2019 offerings from IBM Global Financing

Software payment options
Competitive low rates on payment plans and loans for new IBM® software including acquisitions and appliances:¹
– 12-month term with monthly or quarterly payments in advance
– 9-month term with 60-day deferral: pay 50% at beginning of month 3 and month 9, or pay three equal quarterly payments in arrears
– Appliance financing available for longer terms

Server and storage payment options
Financing options offer flexible terms and conditions and can be customized to fit client needs:
– Payment plans with competitive rates and little or no upfront payments
– Fair market value leases to improve total cost of ownership and offer lowest monthly payment

SaaS solution financing
Take advantage of pricing benefits of annual or up-front SaaS billing contracts from IBM while paying over time:
– Lock in your price to eliminate unexpected price increases
– Preserve cash by paying month-to-month or with a custom payment schedule

Benefits of financing

| Optimize cash flow | Minimize up-front payments and better align project costs with anticipated benefits. |
| Maximize liquidity | Free up cash and preserve credit lines for core business needs. |
| Reduce financial unpredictability | Better manage risk with predictable costs over a fixed term. Mid-lease upgrades increase capacity with little change in monthly payments. |
| Reduce the risk of technology obsolescence | Keep your IT infrastructure up-to-date with leasing the latest technology in an affordable and cost-effective way. |

IBM Project Financing™
One convenient financing solution for IBM-led services solutions can include services, software and hardware from IBM. Non-IBM content which is part of the overall solution may also be eligible for financing.

For more information
Contact your IBM Global Financing Representative or visit ibm.com/financing.

¹ To be eligible for below-market rate payment plans, transactions must contain at least 50% new OTC software content. Prepaid SaaS and S&S are not considered new content in meeting the 50% threshold.

Every business is challenged with variable expenses. IT doesn’t have to be one of them. We offer:

– Robust IT financing and asset management strategies for companies of all sizes and industries
– More than 30 years of experience customizing terms to meet clients’ IT financing needs, including hardware, software, and services
– Customized payment plans, simple contracts, rapid approvals and flexible payment structures

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