

# We finance possibilities



## 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:<sup>1</sup>

- 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

### 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.

**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

### 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.



### For more information

Contact your IBM Global Financing Representative or visit [ibm.com/financing](https://ibm.com/financing).

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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.