

Financing IBM Software

Accelerate your business transformation with IBM Global Financing

Highlights

- Maximize purchasing power
 - Turn up-front costs into predictable payments
 - Preserve cash and credit lines
-

Many businesses today are finding innovative ways to invest in software in order to capitalize on the explosion of big data, a hyper-connected society, demanding customers and the push for innovation. Yet, funding new projects is often a challenge, especially when many technology budgets are spent maintaining and operating the current organization, systems, and equipment.

IBM Global Financing can help you adopt a strategic approach to funding short and long term solutions from one of the world's most comprehensive enterprise software portfolios.

Remove budget obstacles

Financing is helping clients of all sizes and across more than 20 industries to obtain the capabilities of the IBM software portfolio. Flexible lending programs can help you address specific business and IT requirements:

- **Accelerate solution implementation.** Financing helped a European bank adopt a platform for social business that improved employee collaboration and efficiency. In addition to securing funding for the IBM software, they have protected their investment by including subscription and support services in the payments.
- **Manage cash flow.** A retail firm in Asia used financing to invest in an IBM commerce solution to support their rapidly growing sales volumes. They replaced a large up-front capital investment with a plan that aligned cash outflows with anticipated business revenues.

- **Preserve future flexibility.** A North American financial services firm lowered their total cost of ownership by leasing an expert integrated system designed to support high volumes of data for business analytics. Leasing helps manage rapid technology changes through flexible upgrade options which reduce obsolescence and disposal risk.

Flexible terms and payment options

IBM Global Financing offers simple contracts with fast approvals and flexible payment structures and terms. Get competitive rates to affordably acquire the technology you need now.

Ask your IBM representative or IBM Business Partner which option is best for your project.

Option	Benefits
Loans	<ul style="list-style-type: none">• Affordably acquire the technology you need now• Match payment timing with projected deployment milestones• Conserve cash with access to an alternative source of funds
Fair Market Value (FMV) leases	<ul style="list-style-type: none">• Achieve a lower cost of ownership for expert integrated systems and other appliances• Increase capacity during the lease, often with little change in monthly payments• Shift obsolescence and disposal risk to IBM Global Financing

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

Ask your IBM Global Financing representative or Business Partner about financing options for your IBM software acquisition. To learn more, visit:

ibm.com/financing

© 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:

No registered trademarks



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.