



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

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.

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.

We finance possibilities



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 by 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.

©Copyright IBM Corporation 2019. IBM, the IBM logo, ibm.com, and IBM Project Financing 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>.

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.