Financing IBM Collaboration Solutions

Accelerate social business integration by minimizing up-front payments

Social business technologies help people connect, communicate and share information. Now more than ever, becoming a leader in your marketplace means using social solutions to transform how business gets done.

In today’s economic environment, companies must efficiently use capital to drive innovation and seize market opportunities. Conserving cash remains a business imperative with many IT operating budgets being allocated to maintaining existing technology infrastructure. As a result, there is often too little budget flexibility to invest in important new technologies.

IBM Global Financing can help you acquire and manage technology and services from the market-leading IBM Collaboration Solutions portfolio. By using a financing option you can align expenses with anticipated project benefits, adapt to growing capacity needs and lower total cost of ownership. Financing delivers predictable payments that can increase your purchasing power and improve your cash flow.

Unlock the economic value of social business

IBM Global Financing helps eliminate budget barriers that can delay your project start, so you can more quickly capitalize on the benefits of becoming a social business. A financing solution can help your company on the steps toward becoming a social business:

---

Highlights

- Optimize purchasing power
- Turn up-front costs into predictable payments
- Preserve cash and credit lines
- Accelerate social business transformation
• **Redefine multiple business interactions** A social business applies social networking capabilities and concepts to business roles, processes and outcomes in order to create business value and competitive advantages. Financing can strengthen your purchasing power to support your journey to becoming a social business.

• **Act more quickly** Financing can help you spread out payments for social business project costs over time. This means you can more quickly acquire the solutions you need and better align costs to anticipated benefits.

• **Unlock value in your workforce and with customers** Financing provides the ability to integrate social business capabilities into core business functions while reducing financial risk and conserving cash.

**An enabler of social business**

IBM Global Financing experts understand IT financing and credit and have helped companies in more than 60 counties meet their IT needs more affordably and more flexibly. IBM Global Financing offers simple contracts as well as flexible payment structures and terms. Attractive leasing programs and loans with affordable and predictable payments with competitive interest rates.

Ask your IBM Global Financing representative or IBM Business Partner which option is best for your project.
<table>
<thead>
<tr>
<th>Financing option</th>
<th>IBM Global Financing solution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>• Loans for software licenses, subscriptions and support, with competitive rates for 12 months.</td>
</tr>
<tr>
<td></td>
<td>• Loans for IBM consulting engagements and multi-period services projects</td>
</tr>
<tr>
<td>IBM Project Financing™</td>
<td>• Customized, all-inclusive financial packages for all elements of IBM-services-led solutions</td>
</tr>
</tbody>
</table>
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

To learn more about financing your IBM Collaboration Solutions, please contact your IBM Global Financing representative or IBM Business Partner, or visit the following website: ibm.com/financing
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.