

**Simpler, smarter choices,
customized for you.**

Your one-stop IT financing partner





Just as today's businesses increasingly rely on sophisticated IT solutions—hardware, software and services from multiple vendors—the financing requirements associated with them can become similarly complex. That's why it's important to choose a financing partner that can help you make simpler, smarter choices—offering financing solutions that are customized for your business needs and are flexible over time.

In the same way that IBM knows how innovative IT solutions can contribute to the success of your business, IBM Global Financing knows how innovative financing can contribute to the value

your company realizes from its IT investments. Our objective is to be your partner—providing a one-stop source of competitively priced IT financing solutions. When you choose IBM Global Financing, you're getting a strategic partner for managing all aspects of your financed solution.

Over the lifecycle of your IT investment, IBM Global Financing offers asset tracking, services for the disposal of assets no longer required and high quality used equipment. IBM Global Financing also offers channel financing for resellers, value-added resellers and independent software vendors.

“Leasing from IBM Global Financing gives us the flexibility to migrate to a new architecture—and better utilize our capital.”

– Jesse Perez, CFO, Geotrace Technologies, Inc.

“Leasing from IBM helps to give us the ability to grow. We’re going to have to make a lot of critical spending decisions [when we build our new medical center], and it will be nice to have the cash.”

– Kevin Fitch, senior treasury analyst, Elmhurst Memorial Healthcare

Smarter financing decisions

IBM Global Financing has the expertise to help you make smarter financing decisions. We work with companies of all sizes and can create customized financing packages. Depending on your business, IT and financial priorities, we offer plans that take into account the lifecycle of your investment, helping you acquire, manage and even eventually dispose of technology assets. Our financing solutions are competitive and can give you the flexibility to change or upgrade hardware and software—so you can keep your IT capabilities in line with an evolving business and technology environment.

Partnership across the lifecycle

As the world’s largest provider of IT financing, IBM Global Financing has a worldwide asset base of nearly US\$31 billion, enabling us to provide financing expertise, comprehensive solutions and competitive terms. Whether you are a global business or a smaller local company, we can apply our experience and innovative thinking to serve your goals—something we already do for 91 of the United States Fortune 100 and for 125,000 customers in more than 40 countries.

Right from the start, we’ve operated from a simple, core assumption—it’s in our best interest to serve your best interest. We value our client relationships and emphasize clear, straightforward contracts that can minimize surprises and bumps in the road. When finances are tight, you can include IBM Certified Used Equipment™ as part of your financing solution. We build partnerships that put the full range of our expertise and resources to work for you.

A simpler experience—one-stop financing

We know you want to acquire technology more easily, so IBM Global Financing works to simplify the decision-making process for IT financing. We provide rapid quotes and approvals. We can provide customized financial solutions and easy online tools for tracking and managing your financed assets.

Finally, we know you want a comprehensive financing package that addresses your total IT solution—for hardware, software, services and maintenance, including both IBM and non-IBM components. IBM Global Financing provides one-stop shopping for IT financing, with a single point of contact to make it easier for you to address all the elements of your financing solution.

For more information

To learn more about simpler, smarter financing, contact your IBM representative or visit:

ibm.com/financing





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