

*Fast, simple credit that can be used  
with over a hundred suppliers and distributors*



## IBM Flexible Credit



### Highlights

- ***A single line of credit that can be used with your choice of authorized suppliers or distributors***
- ***Credit is additive to any credit lines you may currently have with IBM Credit or other financing sources***
- ***There's no finance charge if your invoice is paid at the end of the initial free period***
- ***You may also extend your payment for up to 60 days beyond the initial free period\****

When it comes to acquiring inventory, every value-added reseller or systems integrator knows that a good line of credit is essential to keeping up with fluctuations in demand.

But what if you're already limited by tight credit, or it's just not practical to establish a line of credit with every supplier or distributor that you want to do business with?

When you choose IBM Flexible Credit™ from IBM Global Financing, your line of credit isn't limited to IBM, or even to one supplier. With more than one hundred authorized suppliers, distributors and manufacturers to choose from, you can use IBM Flexible Credit to acquire virtually any product you need to fulfill your customers' requirements.

### Online application, and approval in minutes

With IBM Flexible Credit, you simply submit a single online credit application, and in most cases you'll find out in minutes how much credit you're eligible for. That line of credit is available to you regardless of which participating manufacturer, supplier or distributor you acquire your inventory from. You can even qualify for IBM Flexible Credit if you currently have a credit line with one or more distributors or suppliers.

There's no need to provide financial statements, and no minimum sales amount. All that's required is a standard application and either a loan agreement, or a loan agreement and a personal guarantee

### Flexible terms to match your cash flow

Once you've been approved, you can use your credit line the very next business day! When you submit an order, just provide a supplier code with the order to let your participating supplier know that this order is part of the IBM Flexible Credit program. The supplier automatically processes the invoice and sends it to IBM Global Financing. If the order is approved for financing, we'll take care of paying the supplier, and invoice you directly for payment.

With IBM Flexible Credit, you decide how quickly you want to pay. If you pay the full invoice amount by the end of the free-financing period, there's no finance charge at all. But you can extend your payments as much as 60 days\* after the free-financing period, if you need some extra breathing room. Since the IBM Flexible Credit payment option is at your discretion, interest will only accrue on the invoice amount you elect to extend, for the number of days you extend the payment, with interest calculated based on the average daily balance.

### **24/7 access to your account**

Once enrolled in IBM Flexible Credit, you can manage every aspect of your account using online management tools. You can monitor account activity, schedule payments, obtain transaction approvals, request billing statements, obtain copies of invoices, check your credit level daily, and request copies of credits you may have received from a supplier.

### **For more information**

- Visit [ibm.com/financing/us/services/offerings/flexcredit.html](http://ibm.com/financing/us/services/offerings/flexcredit.html)
- Call the operations center at 1 800 422-1539, between 8:30 a.m. and 8:00 p.m. Eastern time.



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\* The balance can be paid anytime during the extended pay period, but a minimum payment of one-third of the balance is due at the end of the supplier's free financing period and each 30 days thereafter. There is an interest fee associated with the extended pay option.