

All the advantages  
of the world's largest IT  
financing provider...

**delivered  
simply and easily.**



© Copyright IBM Corporation 2007

IBM Global Financing  
North Castle Drive  
Armonk, NY 10504-1785 USA

Produced in the United States of America  
April 2007  
All Rights Reserved

IBM, the IBM logo and IBM Certified Used Equipment are trademarks or registered trademarks of International Business Machines Corporation in the United States, other countries or both.

Other company, product and service names may be trademarks or service marks of others.

References in this publication to IBM products or services do not imply that IBM intends to make them available in all countries in which IBM operates.

IBM Global Financing offerings are provided through IBM Credit LLC in the United States, IBM Canada Ltd. in Canada, and other IBM subsidiaries and divisions worldwide to qualified commercial and government clients. Rates are based on a client's credit rating, financing terms, offering type, equipment type and options, and may vary by country. Other restrictions may apply. Rates and offerings are subject to change, extension or withdrawal without notice.

IBM Global  
Financing



## IBM Financing Advantage



**The easy way to get what you need  
(and get rid of what you don't)**

You don't have to be a Fortune 500 company to enjoy all the benefits of IBM Global Financing, now with an ease of doing business like never before!

With IBM Financing Advantage, you can get the business solution you need to create value and innovate, yet preserve your cash and credit lines for other uses. You'll enjoy great rates, the convenience of one source and one simple contract—even for multivendor solutions, better budgeting and freedom from equipment disposal hassles and resale value risk. Plus, you can maintain that competitive edge by refreshing the solution periodically, with little or no change to your payments...simple!

To make way for the equipment you need, we offer buyback and disposal services for a minimum of only one machine. You'll get cash for your marketable equipment, or pay only a nominal amount to transfer the risk of environmental compliance over to us, thanks to our worldwide contacts and world-class asset recovery capability.

### **IBM Financing Advantage is specifically designed for companies like yours.**

- **It's affordable.** You may be surprised by our aggressive rates! For example, payments on our 24-month fair market value lease are lower than on a so-called "0% lease". Or, spread your costs over 60 months for the lowest monthly payment. If buying new equipment is simply not an option, quality IBM Certified Used Equipment™ is available at a fraction of the cost.
- **It's simple.** Imagine consolidating all the costs of a multivendor solution onto one simple contract with a single, affordable, monthly payment that doesn't fluctuate up or down with market rates. Consider how clear the business case becomes when costs are timed more closely with benefits. Think about refreshing that solution periodically, with little or no change to the payments, and just returning the equipment—no resale value risk or disposal hassles. Doesn't that sound simple?

- **It's accessible.** Our credit acceptance criteria reflect we're open for business with companies having as few as 10 employees and financing as little as \$1,000. For your convenience, IBM Financing Advantage is typically available through the same channel providing your IT solution. You have Web access to an estimated monthly payment at [ibm.com/financing/us/hardware/tools/calculators/index.html](http://ibm.com/financing/us/hardware/tools/calculators/index.html) as well as pricing for buyback or disposal services at [ibm.com/financing/us/recovery/small/index.html](http://ibm.com/financing/us/recovery/small/index.html)
- **It's complete.** One source saves you time, so we do it all: Buy or affordably dispose of your current equipment (regardless of manufacturer); finance your new solution, whatever that may be (there's no minimum IBM content required and, in most cases, we don't even require any hardware to be leased—we'll finance just software or services alone); and if you need used equipment, we offer that, too!

### **To learn more about IBM Financing Advantage**

Contact your IBM Global Financing representative or visit:

[ibm.com/financing](http://ibm.com/financing)



**We're open for business, financing as little as \$1,000 of IBM or non-IBM products or services. No personal guarantees and typically no collateral are required. For most clients, we'll finance just software or services alone, if that's all you need.**