

When it's obvious that leasing their IT is the way to go...

## Why wouldn't your clients choose IBM Global Financing?

- **We obtain funds at below-market rates,**  
resulting in lower lease rates for clients
- **We offer a variety of lease structures**  
and payment terms that can be tailored to any situation
- **We enable clients to centrally manage**  
their global leasing portfolios on a country, regional or global basis
- **We can offer predetermined upgrade or expansion costs,**  
significant mid-lease flexibility, special low-rate financing,  
deferred payment options, zero percent financing and rebates
- **We provide single-source simplicity,**  
providing both the IT expertise and financing know-how
- **We offer IBM Certified Used Equipment™, field upgrades and spare parts**  
with equal reliability, anytime new is not an option
- **We assume the burden**  
of complying with environmental and regulatory issues related to  
the disposal of obsolete computer equipment

With the continued emphasis on operational efficiency and improved productivity...

**IBM Global Financing offers clients of all sizes a solution for acquiring new technology at minimum operating costs.**

