

Financing in action

- A German-based international manufacturer installed a large ERP solution, including IBM hardware, an ERP application from an ISV and software services such as application integration and helpdesk support. To cover all aspects of the desired IT solution, IBM Global Financing delivered a total lease financing contract that matched the cost profile of the project with the benefits gained from the new ERP solution
- A mid-sized engineering company in Italy needed to expand its server capacity sooner than originally planned. Thanks to the flexibility of its existing contract with IBM Global Financing, it was able to upgrade the system early, with no financial penalties. The contract was easily adapted to meet the company's evolving business and technology needs
- When a London-based advertising agency faced the potential of rapid expansion and growth, it needed to find a financing partner capable of servicing all of its IT requirements – printers, desktops, installation services and training. The speed, flexibility and affordability of SuccessLease from IBM Global Financing enabled it to expand its IT infrastructure efficiently and cost effectively.
- A national bank needed to implement a SAP R/3 solution in its London-based IT centre. The bank chose a local IBM Business Partner who not only supplied all the necessary IBM hardware and software but also provided professional services such as systems design, installation and on-going support. IBM Global Financing designed a financial solution to suit the bank's preferred repayment schedule
- A leading food retailer signed up for a 950-seat Price Per Seat package from IBM Global Financing, covering hardware, software and services. Under the three-year lease contract it simply pays a set quarterly charge for each PC. With the new seat-based PC pricing structure, the company is reaping the rewards of simplified PC ownership, with the ability to track associated costs far more easily

IBM Global Financing is committed to providing the most innovative and competitive financing solutions in the information technology industry. It is the world's largest IT financier:

- **Serving 125,000 customers in more than 40 countries globally**
- **Managing \$40 billion of assets worldwide**
- **Providing more than \$40 billion of new financing annually.**

For more information on the full range of solutions available from IBM Global Financing, please contact your local IBM representative or visit our Web site at:

ibm.com/financing/uk



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IBM Global Financing
Customer financing



Information Technology Financing

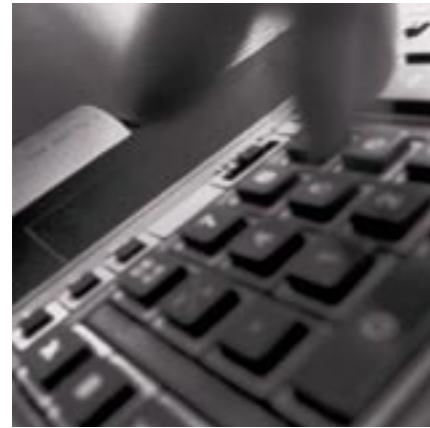
Flexible solutions for e-business success



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Maximise your IT investments with IBM Global Financing



Other financiers may offer good deals on certain elements of a solution – for instance, hardware. But how many of these financiers are genuinely capable of covering all aspects of IT investments – hardware, software, services - even those from third parties?

And how many of them truly combine a thorough understanding of the technology industry with the ingenuity to set new standards of innovation in the offerings they deliver?

In fact, that's precisely what you do get when you choose IBM Global Financing – a strong partner with the resources and expertise to ensure that your technology investments work for you in every sense.

As a specialist IT financier, IBM Global Financing understands the challenges of e-business. Our expertise lies in providing superior financial solutions for technology acquisitions, anticipating your operating needs and growth objectives in this dynamic environment.

So you can deliver a robust technology infrastructure to support your business and manage IT expenditure more cost effectively.

Benefits of financing

- *Low-cost borrowing at fixed rates*
- *Capital spend can be conserved for other projects*
- *Spreading payments matches costs with benefits*
- *Ability to start projects faster*
- *Flexible payment patterns to suit cash flow*
- *Improved financial ratios because leased assets can be 'off balance sheet'*
- *Improved management of technology assets*
- *Protection from equipment obsolescence.*

As e-business advances rapidly, the opportunities for business growth are spectacular. So selecting the best IT solutions for your business is a major challenge. But equally important is choosing the best way to finance these investments.

Should you purchase outright or consider financing? And how do you choose between traditional lenders or more specialist financial services providers?

**e-business – no holds barred
IBM Global Financing offers a broad range of attractive financing solutions for all IT acquisitions - available direct from IBM Global Financing or via IBM Business Partners:**

- **Total Solution Financing**
Financing is available to cover all aspects of your solution – servers (including IBM's entire @server range), storage, PCs, printers and other hardware; operating software; application software; and the associated services you need to keep your infrastructure up and running

- **Financing for IBM and non-IBM**
With IBM Global Financing you can finance acquisitions from any technology supplier – systems manufacturers, resellers, Independent Software Vendors (ISVs); systems integrators, web integrators, application service providers and so on.

Why choose IBM Global Financing?



Global by name

As its name suggest, IBM Global Financing is an organisation capable of addressing IT financing needs across the world. We can negotiate international lease terms with a customer in one country so that the same terms apply to that customer's business in many countries.

This means you can operate seamlessly, apparently uninhibited by geographical borders, while achieving economies of scale that would previously have been unthinkable.

And there's the added simplicity of having a single, transparent view of your entire IT infrastructure assets internationally.

As an autonomous worldwide division of IBM Corporation, IBM Global Financing has a unique understanding of the fast developing IT sector. More than any other financier, we understand the many challenges and opportunities of e-business.

And by specialising in innovative IT financing solutions, our aim is to give companies far greater freedom to innovate, grow and prosper.

No other IT financier can rival IBM Global Financing's geographical coverage or ability to structure flexible solutions that address the full spectrum of your technology and financial needs.

IBM Global Financing has a comprehensive range of offerings addressing the financing needs of businesses of all sizes and in all industries.

Flexibility is key. We can tailor financing solutions to fit the particular needs of specific customers, for example:

- **PC Financing Choice**
Take control of the running costs of your workstations with our range of PC Financing offerings, for example Price Per Seat and Customer Centre deliver financial and technological flexibility to corporations with large PC infrastructures – providing enhanced asset management and tailored administration
- **Lease IT Easy**
This programme provides a wide choice of leasing options for small and mid-sized businesses, where simplicity and speed of response are key considerations – including financing solutions for IBM and non-IBM hardware, software and services all on a single contract.



IBM Certified Used Equipment

When refurbished systems are your choice of solution, IBM Global Financing provides a high-quality range of IBM Certified Used Equipment.

Whether it's enterprise servers, departmental systems, storage, networking hardware, printers or PCs in bulk quantities, IBM Certified Used Equipment has the answer. These systems are available exclusively from IBM Global Financing and selected IBM Business Partners – authentic IBM quality and assured service.

IBM Global Financing also provides expertise in the safe and economical disposal of IT equipment which has reached the end of its useful life.