

The Global Financing Gold Plan



At last, a financing offering especially created for IT business partners.

Is the growth of your business being constrained due to insufficient credit?

Are you paying too much interest expense?

Do you have to pay for your inventory before you have received payment from your customers?

If the answer to any of these questions is 'yes' then you will appreciate the benefits of the Global Financing Gold Plan.

The Gold Plan leverages your assets into extra credit, free financing and flexible options taking the strain out of cash flow management.

Additional financing capacity

This financing plan unlocks cash and credit from your balance sheet allowing you to make more efficient use of your assets. As a financier dedicated to the IT industry we are able to better evaluate your IT assets. Since your credit line is based upon your assets and your business plan, the facility grows with your business.

Free financing

Efficient asset based lending not only unlocks credit capacity from your balance sheet, it also gives you access to very attractive financing terms. Resellers on the Gold Plan, may receive extra free days to pay for their purchases from certain authorised suppliers. This could equate to an interest free loan of between 50% – 100% of your average monthly purchase from these suppliers. This is free financing and can make a significant reduction in your annual interest expense.

Extended financing period

Subject to collateral availability, you also have the option of agreeing upon a due date beyond the free period. For example, this may be day 60. If the invoice is paid on day 45, there will be no charge. If the invoice is paid during the financing period, there will only be a charge for the period used. You then have the option to pay the invoice at any time during the financing period and only pay for the portion of the period used. This is an extremely convenient cash flow management tool.

Limits to suit you

We know the IT business is highly seasonal and to acknowledge this situation we regularly review limits to account for these peak periods.

Flexible options

Our Gold Plan comes with a number of flexible options that help relieve some of the day to day headaches of cash flow management.

Payment reschedule option

No matter how carefully one plans, situations can arise where payments for large orders become due at inconvenient times. Rather than having to go out and arrange temporary bridging finance, the Gold Plan allows you to reschedule payments to a time that suits you.

Large Sale Financing Option

If you have ever lost an exceptionally large order due to having insufficient credit with your supplier, you will appreciate this option. The Large Sale Financing Option (LSFO) is an agreement that uses your customer's order with you to support your order with your authorised supplier, giving you the extra flexibility you need to compete on all deals no matter how big they are.

Quite simply put, the Gold Plan offers you extra interest free credit, higher credit limits and more flexibility.

Contact us:

For further information on IBM Global Financing, please visit our web site at **ibm.com/financing** where you can find details and contact points specific to your country.



IBM United Kingdom Limited

IBM Global Financing
PO BOX 41
North Harbour
Portsmouth
Hampshire PO6 3AU

Telephone: 02392 561000

IBM Ireland Limited

IBM Global Financing
2 Burlington Road
Dublin 4

Telephone: 01815 4000

IBM Nederland N.V.

IBM Global Financing
Postbus 9999
1006 CE Amsterdam

Telephone: 020 513 6003

The IBM home page can be found at **ibm.com**

IBM, the IBM logo and the e logo are 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, programs or services do not imply that IBM intends to make these available in all countries in which IBM operates. Any reference to an IBM product, program or service is not intended to imply that only IBM products, programs or services may be used. Any functionally equivalent product, program or service may be used instead.

IBM hardware products are manufactured from new parts, or new and used parts. In some cases, the hardware product may not be new and may have been previously installed. Regardless, IBM warranty terms apply.

This publication is for general guidance only. Information is subject to change without notice. Please contact your local IBM sales office or reseller for latest information on IBM products and services.

© Copyright IBM Corporation 2003
All Rights Reserved.