

The Global Financing Platinum Plan



Unlocking Cash from your balance sheet

As your business grows do you ever feel that you are a victim of your own success?

Do you find you are constantly balancing future sales against credit and cash flow restrictions?

Would you like to finance your business making maximum use of your assets?

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

The Platinum Plan consolidates all of the borrowing power of your current assets into one powerful working capital financing facility, against which you can both finance inventory and draw cash advances.

Maximise your borrowing power

As experts on the IT industry we understand the true worth of your business and put a higher value on it than other financiers. Our advance rates are amongst the highest in the market, allowing you to make maximum possible use of your collateral and unlocking cash from your balance sheet.

Single credit line

If you have ever wished you could transfer excess credit capacity from one facility to another, you will appreciate the benefits of consolidating credit lines. The Platinum Plan does just that. It combines your inventory credit line with an overdraft facility to put you in control. You will never be capped on one line if you have available funds on the other. This puts control in your hands, where it belongs.

After all, they are your credit facilities, why shouldn't you decide how you want to use them.

Free financing

As a Platinum Plan client, you may receive extra free days for 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.

Affordable rates

If the potential of a free financing benefit does not satisfy all your needs you may wish to draw cash against your overdraft facility. This you can do so at very competitive rates. With increased credit capacity, and valuable flexible options, you'd probably expect to pay a high premium. This is not the case. At IBM Global Financing, we strive to be the most competitive on the market and go to great lengths to ensure that we are. It's as simple as that!

- *Amongst the highest advance rates on the market*
- *Highly competitive rates*
- *One credit line for both cash and product advances*
- *Simple administration.*

All these benefits translate into 'peace of mind' for you, allowing you to concentrate your resources on other opportunities while contributing positively to the bottom line.

Financing all aspects of customers' IT solutions – hardware, software and services.

Working capital financing for business partners to fuel their commercial growth. A wide portfolio of IBM-quality remanufactured equipment.

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.



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