

For more information

To learn more about Software Financing, please contact your IBM Global Financing representative or IBM Business Partner, or visit the following website:

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IBM Global Financing

Software Financing

A better way to pay for software



Engage with IBM Global Financing today

- Build a payment plan for acquiring IBM software
- Choose from flexible terms and payment options to match your budget, project, and revenue objectives
- Conserve cash and preserve existing credit lines

IBM Global Financing can help you acquire the innovative software you need while managing the pressures of your budget. A software payment plan from IBM Global Financing makes it easy to budget for and acquire one time charge (OTC) software and related subscription and support services. IBM Global Financing offers payment plans ranging from special low-interest offers to those with competitive market interest rates. We're tuned to your company's needs and can help you meet budget objectives by turning up-front costs into affordable monthly payments spread out over time. A payment plan can also help you match the cash flow between the upfront costs of the software and the anticipated business benefits of your software project while helping conserve cash for other strategic investments.

IBM Global Financing can help you combine multiple software purchases into a single financing contract to simplify budgeting and planning.

Flexible terms and payment options

IBM Global Financing provides flexible terms and payment options that keep your internal budget or cash-flow restrictions from limiting your innovation efforts. We provide customized financing payment structures, such as:

- Flat monthly or quarterly payments
- Step payments
- Balloon payments
- Payment deferrals

No other financing provider offers more flexibility or simplicity, including:

- Streamlined financing for as little as \$5,000
- Terms as long as 60 months
- A simple, two-page contract



Why choose IBM Global Financing for your software financing needs?

Unlike banks and other general-purpose lenders, we focus on solution and technology financing to help you acquire complete solutions that can include IBM and non-IBM software, hardware, and services.

IBM Global Financing is the world's largest provider of technology financing, with more than 125,000 clients in over 50 countries. We provide unmatched expertise at the intersection of technology and financing, and our extensive resources allow us to offer competitive interest rates and exceptionally flexible terms for businesses of all sizes and in every industry. And best of all, we offer complete financial plans for the lifecycle of the investment.

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