

Overview

As the largest information technology financier in the world, IBM Global Financing (IGF) offers businesses of all sizes flexible leasing and financing programs that enable them to acquire hardware, software, services from IBM and other providers, and to deploy e-business solutions. IGF also provides IBM Business Partners with flexible commercial financing for inventory, accounts receivable and other working capital requirements, plus special options for term loans, inventory, accounts receivable, acquisitions and retailers' acquisitions. IGF has an asset base of US\$37bn and serves 125,000 customers in more than 40 countries. Specific offerings include:

- TOTAL Solution Financing. A single financing solution provider of bundled multivendor solutions (both IBM and non-IBM) that can be tailored to small businesses, mid-market companies and large enterprises, including hardware, software and service components
- Customer Center. A Web-based productivity tool that gives IGF customers online access to key information about their leased assets
- Refurbished and tested equipment. This equipment is available at IBM manufacturing sites, eligible for IBM maintenance agreements and backed by 90-day guarantees through our Global Asset Recovery Services (GARS)

- Asset Disposition and Support Services (AD&SS). This
 offering provides end-of-life solutions for IT equipment
 designed to minimize legal exposures, maximize value
 and simplify disposal. This program also provides
 retailers to trade in and receive payments for used
 IBM hardware, which can then be applied toward the
 purchase price or lease of new IBM hardware
- Low-rate financing. A program that includes attractive midmarket rates (adjusted quarterly) for transactions between US\$50,000 and US\$1m per brand
- PC Technology Refresh Offering. This program helps customers manage rapidly changing PC technology cycles
- Quarterly Small Business Special Limited Time Promotions. An offering that assists small business customers with their unique financing needs, including deferrals and low or 0% financing

For more information

To learn more about IGF and IGF offerings, visit **ibm.com**/financing.

IBM sales representatives can visit the IGF Sales Portal at w3.**ibm.com**/financing/sales/ or call the IBM Global Financing Customer Support Center at 1 800 426-3889.



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