

12 months 0% financing for new SW deals in 2011 means

$$120.000 = 12 * 10.000 (=120.000 😊)$$

$$300.000 = 12 * 25.000 (=300.000 😊)$$

$$492.000 = 12 * 41.000 (=492.000 😊)$$



In 2011 SWG clients got more options to pay

- the full amount upon invoice after shipment (standard terms)
- 12 * 1/12 within 12 months

- Available for credit approved clients in Poland, Czech Republic, Slovakia, Slovenia, Hungary, Croatia, Rumania, Bulgaria, Turkey
- Monthly in advance payments (Installment Payment Plan)
- Deal size \$50k to \$500k; deals above TCV \$500k will be handled on case by case basis
- Applies to direct and Business Partners deals (in Turkey valid for direct business only)
- Applies to Licenses and Renewals deals, incl. reinstatements (can be used for renewal-only deals) - Distributed, System z and System i S&S eligible as well as OTC transactions. Not eligible on ELAs.
- For further details consult your IGF representative

❖ **Competitive rates are also available for 24 and 36-month payment terms**

IBM Global Financing ... smart money ... from IBM.