

Finance your newest equipment, defer payments, and eliminate 1999 budget concerns



Millennium Bridge Deferral

No Payments Until January from IBM Global Financing

This free financing deferral takes the worry out of 1999 budget concerns.

Effective August 1 until December 31, 1999, you have the option to defer financing payments on eligible hardware for up to five months or 150 days, depending on install date:

Deferral structure

An August installation is entitled to 150 days of free payment deferral,

September installs are eligible for 120 days of free payment deferral,

October installs for 90 days,

November installs for 60 days, and

December installs for 30 days.

Time is money!

Whether you install now or in December, all financing payments (lease or loan) will begin Preferred Rate Financing terms sometime in January 2000. That's the double benefit of this offer: you get preferred rates and the deferral. But, time is money, and the earlier you install, the more financial benefit to you.

Who is eligible?

All best and best-plus credit qualified, commercial or government customers in the US and Canada. (In the US, state and local government customers only).

Which products are eligible?

The AS/400[®] and RS/6000[®] midrange servers, IBM Storage products, IBM Printing Systems, IBM Point of Sale products and IBM Networking products. See the reverse side of this brochure. (The introduction of the Enterprise Storage Server, "Shark", has a financing deferral program that is slightly different.)

Experience the power of financing!

Financing your I/T through leases or loans is a management tool that helps you control both your budgets and your technology. IBM Global Financing is a reliable source of funding at competitive, often below market rates.

Flexible financing options and structures are available, and upgrading or exchanging technology is easier and more cost effective. IBM Global financing will also support all parts of your I/T solution, all your hardware, software and services needs, whether they are IBM or non-IBM. You can finance the total solutions or any individual part.

For more information . .

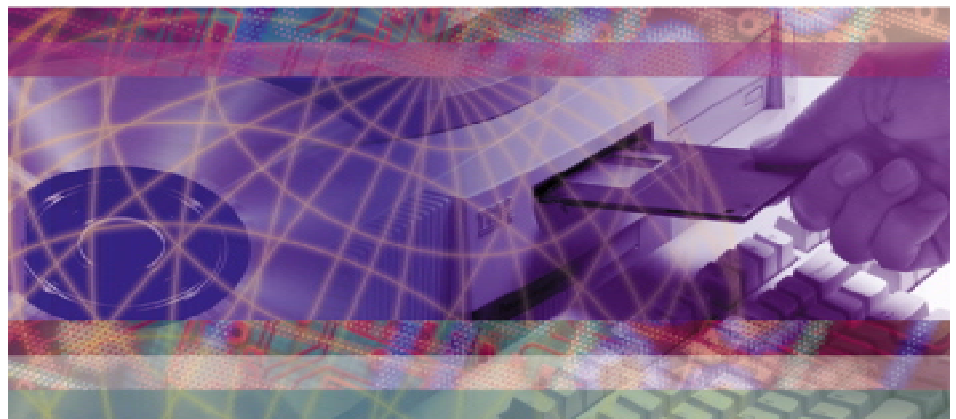
Contact your IBM representative or call: 1-800-IBM-CALL (426-2255 and ask for Customer Financing in the U.S. and Ext. 710 in Canada).

Business Partners may call: 1-800-IBM-3889 in the U.S. or 1-800-426-2255, Ext. 710 in Canada.

or visit:

www.financing.ibm.com (U.S.)

www.can.ibm.com/leasing (Canada)





Product Eligibility for "Millennium Bridge Deferral"*

AS/400	9401 150, 9406 170 and 7xx
RS/6000	All current products
IBM Storage Systems	All current products, either standalone or as clothing. The Enterprise Storage Server (2105 E10 and E20) are eligible for a slightly different deferral structure. See "Defer Payments Until 2000"
IBM Printing Systems	All current products, either standalone or as clothing
IBM Networking Systems	All current products either standalone or as clothing except 9729.
IBM Point of Sale	All current products except SUREONE

*Please note that the hardware only is eligible for a free deferral, meaning that the payments beginning in January will be the same as they would have been in August'99 for example, if you had begun payments then. Software and services such as maintenance are not eligible for the deferral promotion, and any personal property taxes will be charged from the install date.

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