



Get 5% of the purchase price back when you lease your next IBM @server xSeries, pSeries, iSeries, TotalStorage, PC, IntelliStation, Printer, or Retail Store Systems solution

It Pays to Lease

Highlights

- **Lease your next xSeries, pSeries, iSeries, TotalStorage, PC, IntelliStation, Printer or Retail Store Systems solution and receive a 5% rebate**
- **In addition to the rebate, you can still qualify for our Low Rate Financing**
- **Applies to 24- to 48-month Fair Market Value (FMV) lease terms**

Why buy, when It Pays to Lease?

It really does Pay to Lease when you lease IBM @server[®] xSeries[®], pSeries[®], iSeries[™], TotalStorage[®], PC, IntelliStation[®], Printer or Retail Store Systems equipment from IBM Global Financing. That's because we'll give you an additional 5% rebate on the best price you negotiate with IBM. And if the product qualifies, you can reduce your total cost of ownership even further by taking advantage of our Low Rate Financing, with favorable rates for the duration of your contract. Cash back plus the lowest cost of computing—now *that's* a winning combination!

Get all the advantages of leasing, and more

Unlike buying, leasing turns large up-front costs into affordable monthly payments. It provides unmatched flexibility and protects you from technology obsolescence. At the end of your contract, you have the option of extending your payments on a monthly basis, renewing the lease, buying the hardware outright at fair market value or simply returning the hardware to us.

Flexible mid-lease offerings even give you the option of upgrading the system to increase capacity and extend its useful life, usually at little or no increase in your monthly payments.

You'll also have access to our powerful online lease-management tools. And to help you manage your total cost, our Asset Recovery Solutions provide an effective exit and disposition strategy for the hardware you currently own.

So before you decide to buy your next xSeries, pSeries, iSeries TotalStorage, PC, IntelliStation, Printer or Retail Store Systems solution, remember that It Pays to Lease!

Additional information

- *5% rebate calculated against financed purchase price.*
- *Financing transaction sizes from \$1,000 (USD and CAD) to \$1,000,000 (USD and CAD).*
- *Offer applies only to IBM @server xSeries, pSeries, iSeries, TotalStorage, PC, IntelliStation, Printer Systems and Retail Store Systems hardware products.*
- *Offer valid on 24- to 48-month Fair Market Value (FMV) leases with any IBM Global Financing contract. Retail Store Systems are eligible with a 60-month term.*

More
affordable.

More
manageable.

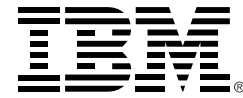
More
flexible.

- Customers will receive a higher financing rate when presented with "It Pays to Lease."
- Available to organizations with 25 or more employees.
- Available to credit-qualified commercial customers in the United States, and all eligible customers in Canada.
- In the United States, offer valid for leases signed by December 31, 2005, with a commencement date no later than March 1, 2006; program subject to change or cancellation at any time without notice.
- In Canada, order requirements include a firm order (purchase order and/or signed lease agreement) by December 18, 2005, with customer-requested arrival date of December 31, 2005, or earlier, as well as a signed lease prior to shipment.

- May be combined with Low Rate Financing offering for xSeries, pSeries, iSeries, TotalStorage, PC, IntelliStation, Printer and Retail Store Systems hardware products in the United States.
- Available direct from IBM or through IBM-authorized Business Partners.
- Not available on SuccessLease®.
- Other restrictions may apply. Contact your IBM Global Financing representative for additional information and specific details.

For more information

- Contact your IBM Global Financing representative.
- Visit the IBM Global Financing Web site at ibm.com/financing



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Eligible IBM products

Product family	Models
xSeries	All models
pSeries	All models
iSeries	All models
TotalStorage	All models
PCs	All models
IntelliStation	All models
Printers	All models
Retail Store Systems	All models