



Xtra Choice

No payments until 2006 or IBM Low Rate Financing

Choose either a no-charge payment deferral until January 2006, or rates as low as 4.05%* for the full term of the financing

Highlights

- **Choose the IBM Solution Financing Deferral and put off your first payment for up to six months at no charge**
- **Or choose IBM Low Rate Financing to minimize your total cost of ownership**
- **Either solution is available for a wide range of IBM hardware and software**

The choice is yours

Are there IT solutions you need today, but can't afford with this year's budget? Or are you struggling to keep your total costs down, but still need to upgrade or add to your IT assets?

For a limited time, IBM Global Financing is giving you the choice between two of our most powerful financing options, either of which can be the perfect fit depending on your situation.

Save right now

With the IBM Solution Financing Deferral, you can acquire the IBM products you need today and you won't have to make any payments until January 2006. There is no additional cost for the deferral. This is a great option if you're operating under current budget constraints, but need to implement an IT solution during this quarter. Best of all, the earlier you install, the longer your deferral!

Or save over the life of your term

With IBM Low Rate Financing, you'll get some of the industry's most competitive rates on a wide range of IBM products and services for the duration of the financing term. It's a terrific way to reduce your total cost of ownership over the course of the financing agreement.

Whether your priority is saving money over the life of the financing agreement or installing a business solution today without impacting this year's budget, Xtra Choice gives you precisely the flexibility and affordability you need!

Additional information:

- *Financing transaction sizes from \$300,000 to \$1 million (USD and CAD) per IBM brand (\$2 million for IBM @server[®] pSeries[®]).*
- *You can choose either program, but not both for the same acquisition.*
- *Customers who choose the IBM Solution Financing Deferral will have financing terms between 28 and 42 months and 24 to 36 payments, depending on when the financing agreement is initiated.*
- *Customers who choose IBM Low Rate Financing will have a fixed term between 24 and 60 months, and monthly payments begin immediately.*
- *The IBM Solution Financing Deferral is available to Best and Best Plus credit-qualified commercial and state, local and federal customers in the United States, and all Best and Best Plus credit-qualified customers in Canada.*
- *IBM Low Rate Financing is available to credit-qualified commercial and state, local and federal customers in the United States, and all eligible customers in Canada.*

- *In the United States, the IBM Solution Financing Deferral is valid for equipment shipped by September 30, 2005, and installed by October 31, 2005; IBM Low Rate Financing is valid for equipment shipped by December 31, 2005, and installed by January 31, 2006.*
- *In Canada, order requirements for the IBM Solution Financing Deferral include a firm order (purchase order and/or signed lease agreement) by September 15, 2005, with customer-requested arrival date of September 30, 2005, or earlier, as well as a signed lease prior to shipment; order requirements for IBM Low Rate Financing include a firm order by December 15, 2005 (purchase order and/or signed lease agreement), with customer-requested arrival date of December 31, 2005, or earlier, as well as a signed lease prior to shipment.*

- *Low Rate Financing may be combined with It Pays to Lease. In the United States only, the IBM Solution Financing Deferral may also be combined with It Pays to Lease. May not be combined with any other IBM Global Financing offerings.*
- *Valid for companies with at least 25 employees.*

For more information

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



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* Financing rates as low as 4.05% in the United States or 3.60% in Canada are available on eligible hardware (as low as 4.35% in the United States or 3.90% in Canada on eligible software; and as low as 4.85% in the United States on ITS services) for Best Plus credit-qualified customers for 24- to 36-month terms with a \$1 end-of-lease purchase option for transactions between \$100,000 and \$1 million.

¹ IBM products and services eligible for Low Rate Financing may vary in selected Latin American countries.

² Special restrictions apply in Canada.

³ Special restrictions apply.

⁴ Eligible for Low Rate Financing only in the U.S.

⁵ Must include hardware on the same transaction in the United States and Canada.

⁶ Excludes customized business recovery services contracts, and Cisco contracts with less than 30% Integrated Technology Services content. Greater than \$1M requires special approval.

⁷ Restricted to credit-qualified mid-market customers.

Eligible IBM products and services (U.S., Canada and Latin America)¹

Product family	Specific models
IBM @server iSeries™	All models and upgrades
IBM @server pSeries	Selected models and upgrades
IBM @server xSeries®	All models and upgrades ²
IBM @server zSeries®	z890 (machine type 2086 Model A04) ³
TotalStorage®	All models and upgrades
Printing Systems	All models and upgrades
Retail Store Systems	All models ²
IBM Services	Integrated Technology Services ^{4,6}
IBM One Time Charge Software	All One Time Charge Software ^{5,7}