

Get most of the advantages of leasing
on I/T equipment you've already purchased



Sale Leaseback



Highlights

- ***Lets you keep using I/T resources you've already purchased***
- ***Provides cash or credit that can be used for upgrades and other acquisitions, applied to your monthly payments or used as you see fit***
- ***Eliminates the risk of equipment obsolescence and disposal***
- ***Ensures fair market value for your assets and competitive rates for your financed portion***

Capitalize on your equity and take your I/T assets off your books

Leasing your I/T equipment is a great way to reduce up-front expenses, make low monthly payments, budget more effectively and avoid product obsolescence. But how can you take advantage of the benefits of leasing if you've already purchased your equipment?

The answer is Sale and Leaseback. A Sale and Leaseback arrangement lets you turn your fixed assets into liquid ones, making cash available for other investments or upgrades. It also offers highly competitive rates, while at the same time eliminating the risks of ownership such as equipment obsolescence and disposal.

How a Sale Leaseback works

With Sale and Leaseback, you actually sell your equipment—and transfer your title of ownership—to IBM Global Financing for the fair market value of your assets. Then you lease the equipment back at regular monthly payments over a flexible payment period. The cash or credit you receive can be used to acquire upgrades or new equipment, can be applied to your monthly payments or used as you see fit. At the end of the lease term, you can choose to extend the lease, or simply transfer possession of the equipment to IBM Global Financing so you can replace it with the latest I/T solutions. IBM Global Financing can even assist in the disposal of your assets at end of lease.

For more information

- *Contact your IBM Global Financing representative.*
- *If you'd like an IBM Global Financing representative to contact you, please visit ibm.com/financing/contact*



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