

Act now for 0% Deferred Payment Plan on IBM Software



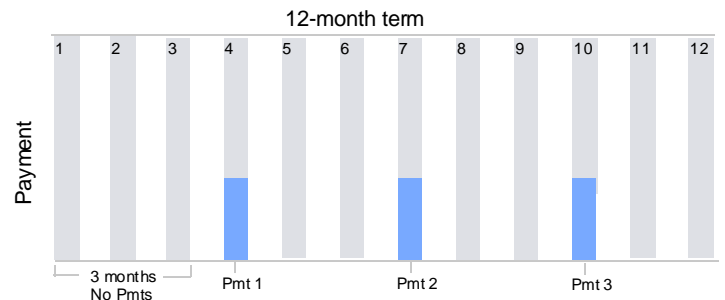
Time to accelerate your Software deals $\leq 1M$ EUR

Available now, for IBM orders placed by December 31, 2024, take advantage of a 12-month, 0% deferred payment plan on eligible IBM Software opportunities for credit-qualified clients

The details:

Deferred payment structure:

- 12-month term with 0% interest
- 3-month payment deferral followed by 3 equal quarterly payments



Eligibility:

- New IBM software acquired via a Perpetual or prepaid Subscription license, prepaid SaaS, and prepaid Subscription and Support (S&S)
 - Excludes Expert Lab Services and Operating System software
- Credit-qualified, end-user clients in Italy
- Contract software content $\leq 1M$ EUR

Engaging is easy!

Initiate the transaction in FinHub as usual. Then simply contact your IBM Financing representative to have the 0% deferred payment plan applied to your transaction.

- Email stefano.pierri@it.ibm.com for assistance.
- The IBM Financing contract is simple and easy to execute

IBM Financing offerings are provided through IBM affiliates and/or subsidiaries and divisions worldwide to qualified commercial and government clients. Payment options and terms are based on a client's credit rating, offering type, equipment, product type and options, and may vary by country. This offering does not guarantee that credit will be provided. Payment options for non-IBM content, which is part of an overall IBM end-user client solution, may also be eligible through IBM Financing. Other restrictions may apply. Payment options are subject to change, extension, or withdrawal without notice and may not be available in all countries. For certainty, the provision of offerings by IBM and IBM Financing do not, nor intend to, offer, or provide accounting, tax, or legal or regulatory compliance advice to clients. Clients are responsible for and should obtain their own expert advice, including consulting with their own financial, tax, and/or legal advisors, as applicable. Any tax or accounting treatment decisions made by or on behalf of the client are the sole responsibility of the client.