

# Microsoft Financing

By next month, this floor will be filled with employees needing new software, hardware and services. All of which you can now easily afford.

## FLEXIBLE TERMS FOR SOLUTIONS YOU NEED

Microsoft Financing helps you get the technology you need, when you need it. We provide financial options for software-centric needs or more comprehensive solutions, including software, services, and hardware. By financing your IT solutions and spreading the payments over the life of your investment, we can help optimize your budget to meet your business needs and free up your corporate credit lines for other investments. There are no hefty down payments or additional charges; just a smart solution that makes excellent business sense. We shift the focus from, "How will I pay for it?" to, "What do I need?"

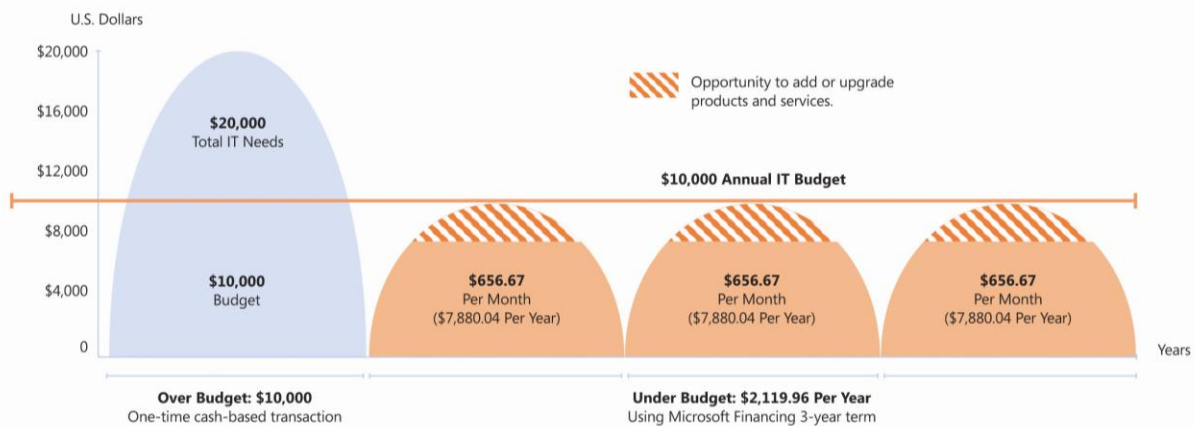
## BENEFITS AT A GLANCE

Microsoft Financing provides flexible financing choices to acquire the solutions you need within the budget you currently have. We offer competitive terms that enable organizations of all sizes to finance software and solutions, including consulting services and hardware. Additional benefits include:

- Own the hardware you purchase outright.
- Plan your long-term investments.
- Conserve your capital.
- Match your payments to use.
- Acquire all your IT needs cost-effectively.
- Streamline your financing process.
- Preserve your financial credit lines.

## WHY FINANCING?

It's a fact that the vast majority of IT purchases are cash transactions. Microsoft believes there's a smarter way to do business. Microsoft Financing helps make IT solutions more affordable to customers through predictable payments that are more evenly spread over the life of the investment. Whether you need software or a more comprehensive solution, our payment options can fulfill your needs no matter if your budget is \$3,000 or \$5,000,000. Microsoft Financing can even structure payments for select customers. The chart below illustrates the difference between a typical cash-based transaction and one that uses Microsoft Financing.



Microsoft Financing makes it easy to add or upgrade products based on your company's changing needs. Additional products and services can be added at any time during the agreement starting at \$3,000. The chart above illustrates the benefits of using Microsoft Financing and how it can afford you the ability to acquire the products and services your business requires, while still remaining within budget.

Note: All figures are for illustration purposes only and may not reflect current rates and pricing. Rates are valid for all quotes through the end of the current calendar quarter and are subject to change by Microsoft Financing.

## FAQS OF FINANCING

**Q. How does Microsoft Financing help my business?**

**A.** As part of Microsoft Corporation, Microsoft Financing provides one simple, easy, and affordable financing option to facilitate the acquisition of Microsoft licenses and IT solutions.

**Q. How is Microsoft Financing unique?**

**A.** Microsoft Financing is unique in that it offers a financial solution for software-centric or more comprehensive IT needs, including software, services, and hardware. We offer more options than traditional loans and leases.

**Q. How long can the solution be financed?**

**A.** Standard financing terms are anywhere from 24 to 60 months, but we also offer customized structures to meet an organization's specific business requirements.

**Q. Will rising interest rates affect my APR?**

**A.** Upon commencement of a financing transaction, our payments are fixed and our financing terms are competitive.

**Q. Is there a minimum transaction size?**

**A.** Transactions must exceed \$3,000. Microsoft Financing has sole discretion in granting credit.

**Q. Will the offer be flexible enough to add on products or services during the term of the contract?**

**A.** The offer terms allow for easy additions starting at \$3,000. Additional credit approval may be required.

**Q. How is Microsoft Financing different than a lease?**

**A.** Microsoft Financing offers loans not leases. That means you will receive perpetual use rights to the software and own the equipment outright at the beginning of the contract. And unlike many leases, there are no additional fees or down payments. Everything is a known value that is agreed upon before signing the contract.

**Q. Are there any additional fees when using Microsoft Financing?**

**A.** We offer a simple and easy method of lending without any additional fees or points being added to the loan. Additionally, no covenants are imposed and no other corporate assets are encumbered.

### LEARN MORE. SAVE MORE.

Microsoft Financing can afford you more than you ever imagined. Give your company the competitive edge it needs to succeed by contacting us today!

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