

Microsoft Financing

You wouldn't dream of paying cash upfront for your office space. Why would you for your IT solutions?

STAY COMPETITIVE AND HOLD ONTO YOUR CAPITAL

Running your business at peak productivity has a lot to do with keeping your software, hardware, and services current. Microsoft® Financing provides one simple source for meeting your IT needs—without straining your credit lines or requiring a big cash investment.

Benefits at a Glance

- Meet *all* your IT needs within your budget.
- Plan long-term IT investments.
- Conserve capital.
- Keep corporate credit lines intact.
- Own the hardware you're acquiring outright.
- Make predictable payments over time.
- Add IT solutions to the contract as you need them.

WHAT YOU NEED, WHEN YOU NEED IT

IT budgets don't always keep pace with IT requirements. Microsoft Financing helps you acquire all the software, hardware, and services you need within the budget you have.

Predictable payments that don't strain your budget

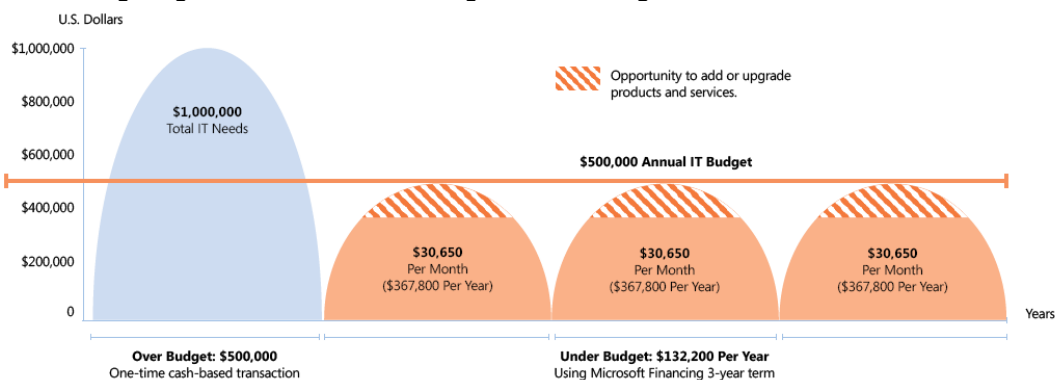
Financing your IT solutions through Microsoft Financing means predictable payments spread over the life of your IT investment.

Keep your business agile

With Microsoft Financing, you can add or upgrade technology and services during your contract. It's easy to keep your IT strategy in sync with evolving business needs.

WHY MICROSOFT FINANCING?

The following diagram shows the advantages of financing over a traditional cash transaction.



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.

MICROSOFT FINANCING FUNDAMENTALS

You can finance software, services, and hardware as long as there's at least one Microsoft component in the contract.

You can use the software as long as you need to, based on payment terms. There are no additional charges at the end of the agreement unless specified. Until fully paid for, the software and hardware are collateral.

Interest rates are competitive and based on the term and size of the contract.

Payment terms are available in 24- to 60-month increments, depending on the program.

Most programs don't require a down payment.

From a single laptop on up to a global deployment —we'll do the deal. The minimum/maximum amount may vary by country.

Microsoft Financing will work with you to customize your payments.

Microsoft Financing or its agents reserve the right to request additional information for credit purposes. Financial statements are required for all contracts over US\$200,000 and may be requested on smaller contracts.

Microsoft Financing reserves the right to alter or amend the above at its sole discretion.

SHARPEN YOUR COMPETITIVE EDGE WITH MICROSOFT FINANCING

Microsoft Financing can afford you more than you ever imagined. Give your company the competitive edge it needs to succeed by contacting your Microsoft partner or the Microsoft Financing Sales Group at:

Phone: **1-877-264-1992**

E-mail: **msfsales@microsoft.com**

Visit <http://microsoft.com/financing> for the latest information and program details.