

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

Microsoft Financing helps you get the software, services and hardware your business needs to be competitive in a way that leverages your existing IT budgets.

GET THE FINANCING EDGE

With new technologies constantly appearing, you need to be able to invest in IT solutions that will give your business the competitive edge.

Microsoft Financing is a unique financing solution that enables you to purchase software, services and hardware in a simple and affordable manner when you need it, within budget parameters.

Unlike other financiers' options, the Microsoft Financing program offers total IT solution financing for various scenarios including 100 percent software or 100 percent software and services deals, as well as providing financing for other vendors' products and partners' services, where there is a Microsoft component.

Available only through Microsoft Partners, Microsoft Financing can help you:

Get complete IT solutions – when you need them, within budget.

Manage IT budgets efficiently – with predictable payment cycles.

Conserve cash flows – to invest in other areas of your business.

In short, you can shift your focus from "What can we afford?" to "What does my business need?"

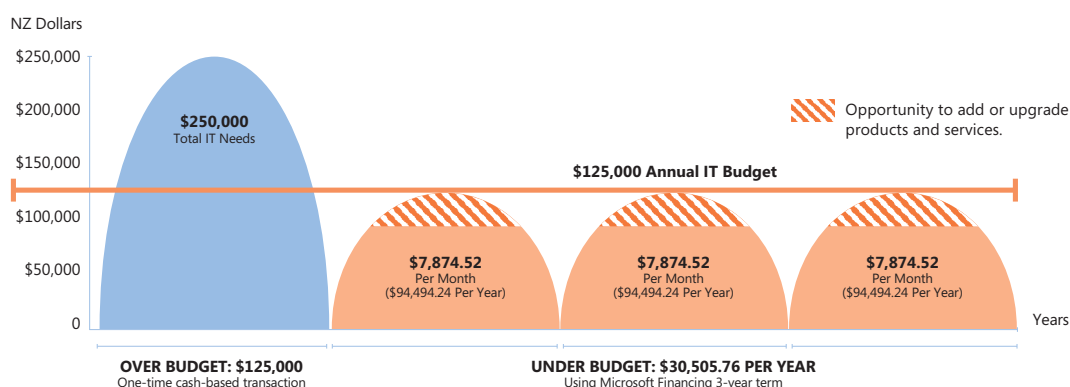
MICROSOFT FINANCING IN ACTION

It's a fact that the vast majority of IT purchases are cash transactions that require hefty upfront payments. Using Microsoft Financing can help eliminate hefty upfront costs and spread the payments in predictable instalments over the life of your IT investment.

Whether your budget is \$3,000 or \$1,000,000, by using Microsoft Financing you can increase your IT spend so that you can have the complete IT solution you need today.

The chart below illustrates the difference between a typical upfront cash-based transaction and one that incorporates Microsoft Financing.

By using Microsoft Financing in this example, the customer comes in 25 percent under their annual IT budget, giving them the ability to purchase their optimal IT solution and leaving them with budget for additional IT requirements.



Microsoft Financing also provides you with the flexibility to add IT solutions as your business needs change. You can make additions starting from \$3,000 at any time during the term of the contract based on additional credit approval.

NOTE: All figures are for illustration purposes only and may not reflect the current rates and pricing.

MICROSOFT FINANCING FUNDAMENTALS

The Microsoft Financing program provides a solution that is:

Simple and Affordable

- A principal-and-interest loan.
- Total IT solution financing for software, services and hardware where there is a Microsoft component.
- Loans from \$3,000 with no pre-established maximum.
- Loan terms from 2 to 3 years for amounts up to \$10,000 and 2 to 5 years for amounts over \$10,000.
- No application or management fees.
- Competitive rates determined by market conditions, term and size of loan.

Flexible and Easy

- Finance all IT providers' products* where there is a Microsoft component to the loan.
- Solutions can be provided for upfront, annuity, milestone and deferred payment scenarios*
- Add products and services from \$3,000 at any time during the term of the contract based on additional credit approval.

Fast

- Quick turnarounds on credit approvals – 24 hours up to \$100,000, 2 business days for amounts \$100,000 to \$500,000, 5 business days for amounts \$500,000 to \$1,000,000.

Products must fall into the category of software, services and hardware.

* Availability of some financing solutions depends on deal size and credit criteria.

"Participating in this program has freed up the customer's cash for other major products, provided convenient payment terms, and increased the value of the support plan by simply lowering the cost in subsequent years."

— **Tanya Kratzer,**
Customer Sales Manager
SVA Consulting, LLC

"We liked the idea of getting financing from a technology company that understands technology."

— **Eric Biekart,**
Chief Financing Officer
Watermark

GET THE IT SOLUTION YOU NEED TODAY

Contact your Microsoft Partner to obtain a quote or apply.

To find a Microsoft Partner visit:
<http://directory.microsoft.com>

For pre-sales-related queries, contact Microsoft:
Phone: **0800 876 432**
Email: msfinancing@mss.co.nz
or visit: www.microsoft.co.nz/financing



FREQUENTLY ASKED QUESTIONS

Q. How does Microsoft Financing work in New Zealand?

A. Microsoft and De Lage Landen Ltd (DLL), a subsidiary of Rabobank, have worked together to establish the Microsoft Financing program to offer financing to customers. Customers enter into loan contracts directly with DLL. Microsoft will act to support the operations of DLL by purchasing loan receivables from DLL.

Q. Who is eligible to apply for Microsoft Financing?

A. Any registered business entity (public or private) that complies with required credit guidelines.

Q. How do customers get a quote or apply for Microsoft Financing?

A. Customers interested in Microsoft Financing need to contact their Microsoft Registered Certified or Gold Partner to get a quote and apply.

Q. How is a credit decision made?

A. The extension of credit is based on a number of variables, including a customer's performance in servicing prior debt. Each credit decision is made on a case-by-case basis.

Q. Are there any requirements for collateral?

A. The software and hardware that make up the deal will constitute the collateral.

Q. How are rates determined and how long are they valid?

A. Rates are determined in the local market depending on market conditions, term and size of loan. Rates are reviewed monthly and on quote to customers and are valid for 90 days.

Q. Are interest rates on loans fixed or variable?

A. Interest rates are fixed over the term of the loan.

Q. Are down payments required from customers?

A. There is generally no requirement for down payments.

Q. Is there a maximum transaction size?

A. There is no pre-established maximum or credit limit. Customers can apply for any amount necessary to finance the entire solution as long as it exceeds the minimum transaction size. All applicants must be approved before credit is granted.

Q. How are customers billed for their loan instalments?

A. All loan instalments are payable by direct debit.

Q. Can customers repay their loans early?

A. Under the standard terms and conditions of the loan agreements, customers can obtain consent to repay their entire balance wing early.

Q. Does Microsoft Financing finance non-Microsoft products?

A. Yes. Microsoft Financing is available for non-Microsoft products as long as there is a Microsoft component to the loan.

Q. Does Microsoft Financing finance partner services?

A. Yes. Microsoft Financing is available for partner services as long as there is a Microsoft component to the loan.

Q. What licensing scenarios can be financed?

A. Microsoft Financing is available for purchases of Microsoft software under most licensing scenarios: Full Packaged Product, OEM, Open, Open Value, Select, Enterprise Agreements and Microsoft® Dynamics.™

Q. Can Microsoft Financing finance Software Assurance?

A. Yes. Microsoft Financing can finance the purchases of License only, License & Software Assurance or Software Assurance only.

Q. How do Microsoft Partners get paid for products and services that are included in the loan agreement?

A. On receipt of correctly executed documentation to finalize financing, and partner submitting original customer invoice to DLL, partners will be paid within 48 hours by direct debit.

Q. Can Microsoft Financing provide any accounting advice in regards to the use of a financing program?

A. No. Microsoft Financing cannot offer any accounting, tax or legal advice on the suitability of a financing program. It is recommended that independent advice is sought for questions of this nature.

DON'T WAIT. APPLY TODAY.

Contact your Microsoft Partner to obtain a quote or apply.

To find a Microsoft Partner visit:
<http://directory.microsoft.com>

For pre-sales-related queries, contact Microsoft:

Phone: **0800 876 432**

Email: msfinancing@mss.co.nz

or visit: www.microsoft.co.nz/financing