



Get the technology you need **with the budget you have.**

Do you often find that budget constraints hold you back from acquiring the IT you need? Or perhaps you have the funds available yet you need to invest that money into other areas of your business right now. Microsoft Payment Solutions can help.

Microsoft Payment Solutions offer flexible payment solutions so that you can get the IT you need now and pay for it over a period of time rather than paying for it upfront.

Think about when you get a personal loan. Your financial provider usually gives you the option of paying for it on a weekly, fortnightly or monthly basis. Microsoft Payment Solutions are very similar to this in that we can offer credit approved customers flexible payment solutions to suit their business needs and budget.

Microsoft Payment Solutions are:

➔ Flexible

- ▶ Choose predictable monthly, quarterly, or semi-annual payments ranging from 12-60 months
- ▶ Create a customised payment plan by deferring your initial payment up to 6 months, or ramping payments to start low and increase as you benefit from your IT solution
- ▶ Get complete IT solution financing for Microsoft Software and Services, Partner Services, Hardware and 3rd Party software (subject to a minimum of 10% Microsoft content for loans up to \$5 million consisting of Microsoft software and Microsoft delivered services, and a minimum of 85% Microsoft content for loans \$5 million and over)

➔ Easy

- ▶ Loans from \$3,000 with no pre-established maximum
- ▶ Quick turnarounds on credit approvals – between 24 hours to 48 hours on average

➔ Affordable

- ▶ Predictable payments tailored to your business needs and budget
- ▶ No application or management fees
- ▶ Competitive rates determined by market conditions, term and size of loan

Payment Solutions

Software License Financing provides customised payment options to help match your technology spend with budget availability, executed as a traditional loan through the Microsoft Financing provider De Lage Landen.

Total Solution Financing provides payment options for complete software, services, and hardware solutions—including non-Microsoft products.

Extended Payment Terms lets you structure your software payments through a simple amendment to your Enterprise Agreement, without the need for a separate loan document.

"Microsoft Payment Solutions offers attractive rates and it's not a difficult process to go through. Everything was handled quickly and effectively."

Tom Ceglarek, Chief Information Officer, STW Group

Microsoft Payment Solutions is a name for products that are offered by De Lage Landen under the Microsoft Financing program, not by Microsoft.

Microsoft Financing

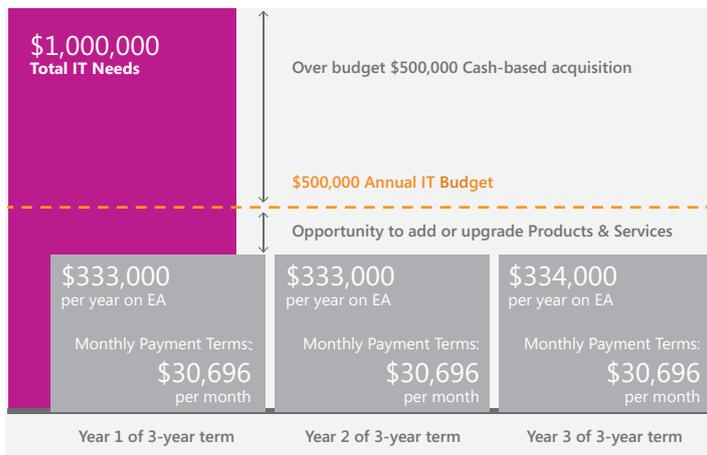


Microsoft Payment Solutions Options

Our Payment Solutions Specialists will work with you to help you get a repayment option that best suits your business needs and budget.

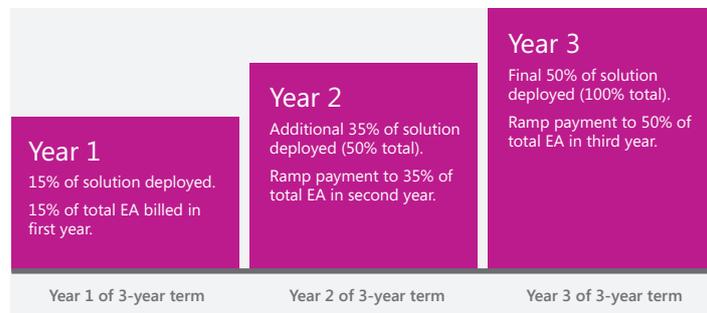
Standard repayment option

This example illustrates how a credit-approved customer can use Microsoft Payment Solutions to spread the cost of their IT investments with equal, predictable payments over three years versus making a substantial up-front investment, aligning IT benefits with costs.



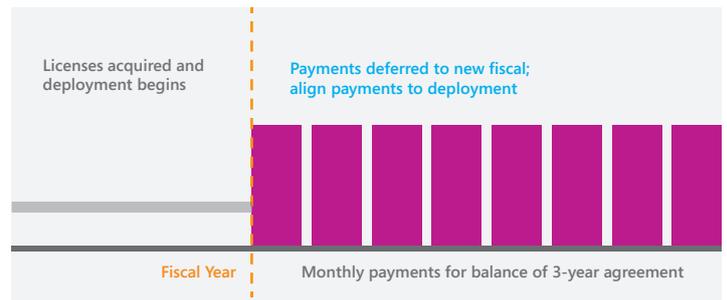
Ramped repayment option

In some cases, a credit approved customer may prefer to closely match the expense of an IT investment with the benefits realised. In this example, a credit-approved customer that plans a staged deployment of their EA enrollments only pays for the amount planned for each year.



Deferred repayment option

With Microsoft Payment Solutions, credit-approved customers may defer payments for up to six months, allowing them to begin deploying and benefiting from their IT investments immediately, while paying when budget becomes available.



Add products and services

Credit approved customers utilising Microsoft Payment Solutions may be permitted to include new software purchases, true-ups, or additional services in the agreement through a convenient one-step process, subject to credit approval.

Customized payment option

Customised payments help you align your technology spend with the available budget, cash flow, or deployment schedule for your organisation. Our Payment Solution Specialists can help you structure a program to accomplish your IT goals while meeting financial and budgetary requirements.

"The financing terms offered by Microsoft Payment Solutions were very attractive. In addition we were able to break up the cost of deploying new software into quarterly installments, instead of paying in an annual lump sum".

Tom Ceglarek, Chief Information Officer, STW Group

Find out how a flexible payment solution can help you get the IT you need today!

➔ Visit www.microsoft.com.au/financing, email msfanzss@microsoft.com or call 1800 799 673 to speak to a Payment Solutions Specialist.