

FLP[®] with IBM Global Financing

Deploy FLP Solutions Now and Pay Later

*FLP with IBM Global Financing —
your Strategic IT Financing Partner*



Required to justify investments in IT

Challenges

- § To bring down total cost of ownership (TCO)
- § Maximize the return on investment (ROI)
- § Move away from entry-level of software
- § Immediate use of new technology



The power of leasing

Financing offerings that in line with:-

- § Technological life of the IT assets.
- § Customer usage pattern
- § Adequate investment protection



Values to you

Smarter financial decisions

- § Help to conserve cash and lines of credit for higher- yield investments.
- § Even out cash flow and retain capital in the business
- § Providing financing options that make IT investment feasible and optimum use of current budget.



The market options

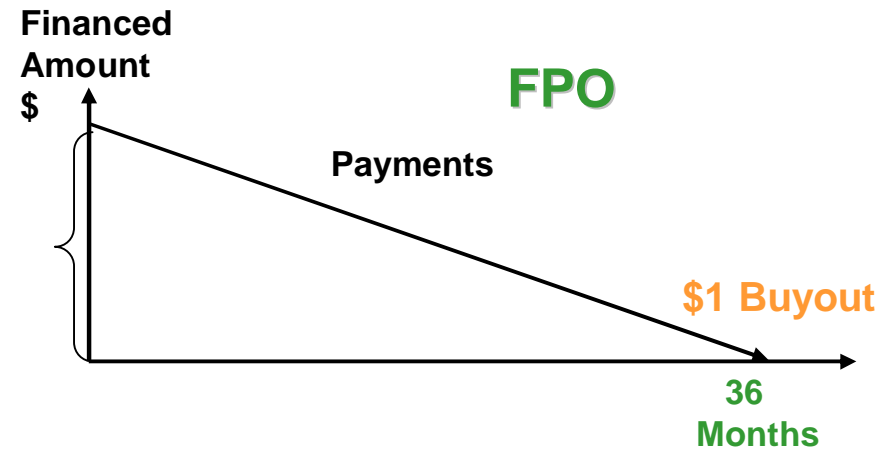
- § **Commercial banks**
- § **Leasing companies**
- § **IT Financing Specialists (IBM Global Financing)**



Financing for HK Companies

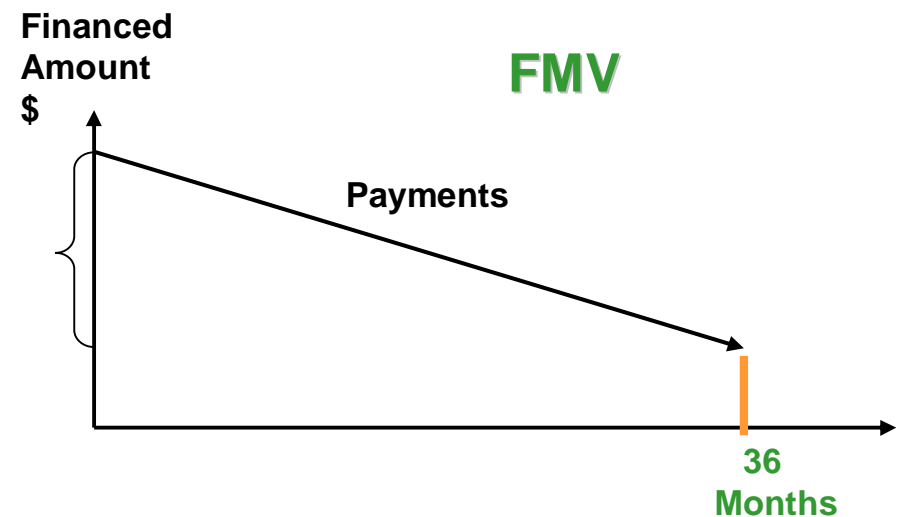
➔ Full Payout (FPO) Lease

- § Nominal end of lease purchase option
- § For customers with longer term use expectations and requirement to pay over time



➔ Fair Market Value (FMV) Lease

- § Estimates hardware value at end of lease
- § You can return the equipment at end of lease
- § Provides lowest monthly payment



Full Payout Lease

(Lease to own)

§ 2 to 3 years term

§ Customers pay 100% of purchase plus interest

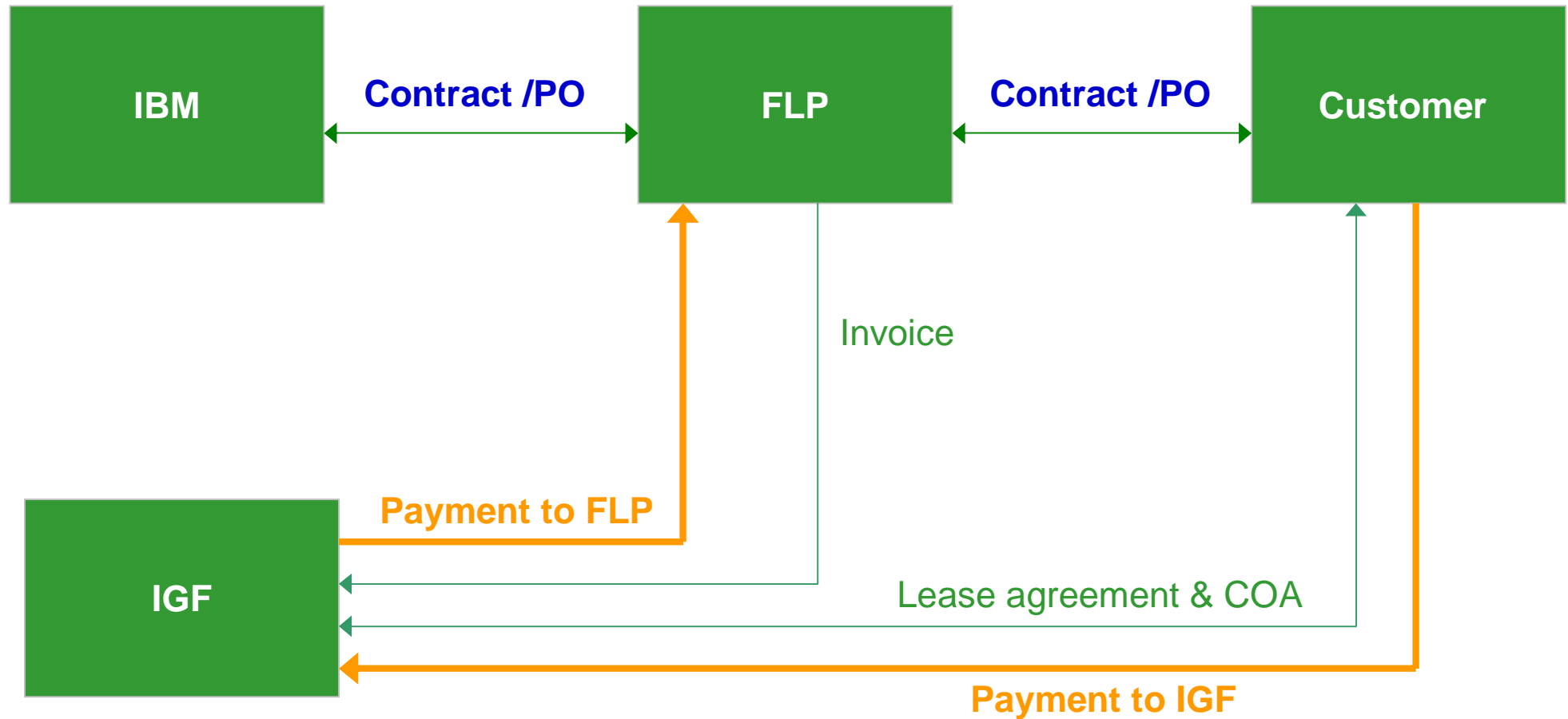
Fair Market Value Lease (Lease to operate)

- § 1 - 3 years' term
- § This option is designed for customers who foresee rapid growth in their computing needs

END OF THE LEASE OPTIONS:

- § Return the equipment and make no further lease
- § Extend the lease
- § Customer is given the option to purchase the equipment at the then fair market value

Process



Contact

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