

MULTI-VENDOR PAYMENT SOLUTIONS FROM ORACLE FINANCING

KEY BENEFITS

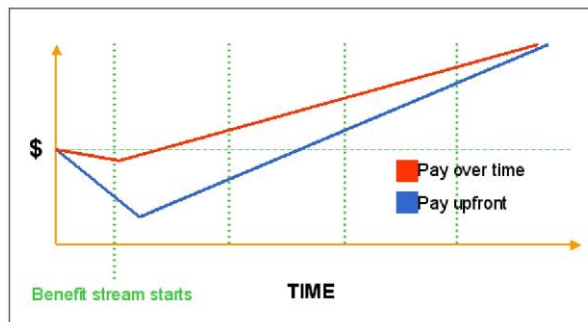
PAYMENT SOLUTIONS FROM ORACLE FINANCING CAN HELP YOU:

- Reduce costs and conserve capital
- Improve project payback
- Utilize multiple-year operating or capital budgets
- Simplify budgeting with predictable payments
- Preserve credit lines
- Accelerate time-to-value

Oracle Financing provides customers with the easiest and most affordable way to acquire IT solutions. Whether you need a point solution from Oracle or a complex, multi-vendor system with software, hardware and services from Oracle and Oracle PartnerNetwork members, we can tailor a payment solution to meet your unique IT and business needs.

Accelerate the Benefits of your IT Project

Project delays and piecemeal IT projects can hamper any organization's ability to meet its business objectives. While IT projects are stalled or incomplete, competitors get more agile and your well-intentioned plans don't materialize, putting your success at risk. Oracle Financing offers payment solutions that help you acquire and implement the IT you need, when you need it. We accelerate the benefits of your IT systems and, by spreading your payments over time, we can help you enhance return on investment and conserve your valuable capital for other business needs.



Project payback comparison—paying over time versus cash upfront

Whether you are a small business, public sector organization or large enterprise, we can tailor a flexible payment solution to meet your unique requirements. With over 20 years of financing and leasing experience, our team of seasoned professionals can help you achieve your IT and business objectives simultaneously. After all, isn't that what IT is supposed to do for you?

Total Solution Financing—Predictable Payments for your Entire Project

Oracle Financing enables you to bundle all project costs into one payment solution with single invoicing. Whether you need a complex, multi-year deployment or a

KEY FEATURES**FLEXIBLE PAYMENT
SOLUTIONS INCLUDE:**

- Payment terms up to five years
- Deferred or ramped payment structures
- Competitive rates
- Single invoicing for Oracle and third-party products and services
- Software leases

short-term, fixed-cost project, total solution financing brings a whole new level of ease to your project. Your single Oracle invoice can include:

- Oracle Technology and Applications
- Oracle Support
- Oracle Consulting
- Oracle University
- Oracle On Demand
- Partner products and services

With one invoice and predictable payments for your entire project, you can reduce the costs and administrative headaches associated with software acquisition and implementation, while also adding cost transparency to your project.

Making IT Acquisition Easy for Planned or Unexpected Projects

Servicing over 10,000 customers in 60 countries has enabled us to streamline our processes and make IT acquisition easy. Our approval process is quick—most decisions are made within 24 hours—and our comprehensive portfolio of payment solutions gives you unparalleled flexibility. For planned projects, the ability to closely map payments to deployment or implementation schedules allows you to move ahead with an entire project today without a burdensome upfront investment requirement. For spot projects that require immediate action, you can make your IT acquisition, even if you did not set aside budget for it. In either case, you can match your payments to benefits, thereby improving your project payback period, while preserving capital and credit lines.

About Oracle Financing

Payment solutions from Oracle Financing add ease and affordability to IT acquisition. Customers can use financing, leasing and customized payment plans from Oracle Financing to acquire Oracle and related products and services from Oracle or a distribution partner. For more information please contact your Oracle representative, e-mail Oracle Financing at OracleFinancing_ww@oracle.com or refer to the Oracle website at www.oracle.com/financing.