

## VARIABLE RATE PROGRAM NO MERCHANT TRANSACTION OR PROCESSING FEES

### STANDARD CREDIT

AMOUNT	RATE	MAX AMORT. TERM & AMORT MUST MATCH.	MONTHLY PAYMENT FACTOR *	
			10 YEARS	15 YEARS
\$1,000 - \$9,999	Prime* (2.45%) + 7.04% = 9.49%	120 Months	0.01293	-
\$10,000 - \$100,000	Prime* (2.45%) + 7.04% = 9.49%	180 Months	0.01293	0.01044

### EXTENDED CREDIT Designed for applicants who do not qualify for the Standard Credit program

AMOUNT	RATE	MAX AMORT. TERM & AMORT MUST MATCH.	MONTHLY PAYMENT FACTOR *	
			10 YEARS	15 YEARS
\$1,000 - \$9,999	Prime* (2.45%) + 10.54% = 12.99%	120 Months	0.01493	-
\$10,000 - \$60,000	Prime* (2.45%) + 10.54% = 12.99%	180 Months	0.01493	0.01265

\* Prime is based on Financeit Prime (Quebec) which is the variable rate of interest per year declared from time to time by Financeit Canada Inc.

\* Use payment factors to quickly quote a payment. Example: \$9,000 purchase price x 0.01293 = \$116.37 per month

- Approvals are valid up to 180 days
- For purchase amounts larger than \$15,000, the applicant or the co-applicant must own the property being serviced (name must appear on the land registry office title)
- Loans are completely open, no prepayment penalties

### CLOSE MORE DEALS WITH THESE TIPS

- ✓ **Offer financing every time.** Always include a monthly payment with every home improvement quote.
- ✓ **Talk payments as well as total price.** Example: \$116.37 per month is more compelling than \$9,000.00.
- ✓ **Bring it up first.** Don't assume your customers know it's an option, be the one to bring up financing.
- ✓ **Promote it everywhere.** Include example payments in all your advertising to attract more customers.

\*Financing and payments are subject to credit approval. Always include "on approved credit" when offering a monthly payment.

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## PROMOTIONAL PROGRAMS PROGRAM FEES APPLY

### DEFERRED PAYMENTS

DEFERRAL PERIOD	PROGRAM FEES
3 Months	2.99%
6 Months	5.49%
9 Months	8.49%
12 Months	10.99%

No payments and no interest during the deferral period

### 2.99% INTEREST BUY-DOWN

TERM	PROGRAM FEES
36 Months	9.99%
48 Months	10.99%
60 Months	11.99%

2.99% interest rate for the duration of the term.

### 3.99% INTEREST BUY-DOWN

TERM	PROGRAM FEES
36 Months	8.99%
48 Months	9.99%
60 Months	10.99%

3.99% interest rate for the duration of the term.

### 4.99% INTEREST BUY-DOWN

TERM	PROGRAM FEES
36 Months	6.99%
48 Months	7.99%
60 Months	8.99%

4.99% interest rate for the duration of the term.

### 5.99% INTEREST BUY-DOWN

TERM	PROGRAM FEES
60 Months	7.99%

5.99% interest rate for the duration of the term.

### 6.99% INTEREST BUY-DOWN

TERM	PROGRAM FEES
60 Months	4.99%

6.99% interest rate for the duration of the term.

### 7.99% INTEREST BUY-DOWN

TERM	PROGRAM FEES
60 Months	3.99%

7.99% interest rate for the duration of the term.

### 0% INTEREST / EQUAL PAYMENTS

TERM	PROGRAM FEES
12 Months	4.99%
24 Months	8.99%
36 Months	13.99%

Purchase is completely paid for by the end of the term. 0% interest.

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