

VARIABLE RATE PROGRAM NO MERCHANT TRANSACTION OR PROCESSING FEES

STANDARD CREDIT

AMOUNT	RATE	MAX AMORT. TERM & AMORT MUST MATCH.	MONTHLY PAYMENT FACTOR *
			10 YEARS
\$1,000 - \$9,999	Prime* (3.20%) + 5.29% = 8.49%	120 Months	0.01258
\$10,000 - \$60,000	Prime* (3.20%) + 5.29% = 8.49%	120 Months	0.01239 + \$1.85 (Fee)

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
\$1,000 - \$9,999	Prime* (3.20%) + 7.29% = 10.49%	120 Months	0.01369
\$10,000 - \$60,000	Prime* (3.20%) + 7.29% = 10.49%	120 Months	0.01349 + \$2.01 (Fee)

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

* Use payment factors to quickly quote a payment. Example: \$9,000 purchase price x 0.01258 = \$113.22 per month

- ▶ Approvals are valid up to 180 days
- ▶ One or more of the applicants must be the homeowner
- ▶ Customer fee of 1.5% is applied on all programs (up to a maximum of \$149)
- ▶ 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: \$113.22 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.

Confidential. This document is for use by our business partners only. Please do not distribute online or share with clients. Rates and terms subject to change. Rates only available in Quebec.

PROMOTIONAL PROGRAMS PROGRAM FEES APPLY

DEFERRED PAYMENTS

DEFERRAL PERIOD	PROGRAM FEES
3 Months	1.99%
6 Months	4.49%
12 Months	9.99%

No payments and no interest during the deferral period

0% INTEREST / EQUAL PAYMENTS

TERM	PROGRAM FEES
12 Months	5.99%
24 Months	9.99%
36 Months	13.99%

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

Confidential. This document is for use by our business partners only. Please do not distribute online or share with clients. Rates and terms subject to change. Rates only available in Quebec.