

## FIXED RATE PROGRAM NO MERCHANT TRANSACTION OR PROCESSING FEES

### STANDARD CREDIT

AMOUNT	RATE	MAX TERM	MAX AMORT.	MONTHLY PAYMENT FACTOR *	
				12 YEARS	15 YEARS
\$1,000 - \$4,999	10.99%	60 Months	144 Months	0.01272	-
\$5,000 - \$9,999	9.99%	60 Months	180 Months	0.01212	0.0109
\$10,000 - \$14,999	9.99%	60 Months	180 Months	0.01195 + \$1.78 (Fee)	0.01074 + \$1.60 (Fee)
\$15,000 - \$100,000	8.99%	60 Months	180 Months	0.01137 + \$1.69 (Fee)	0.01014 + \$1.51 (Fee)

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

AMOUNT	RATE	MAX TERM	MAX AMORT.	MONTHLY PAYMENT FACTOR *	
				12 YEARS	15 YEARS
\$1,000 - \$4,999	12.99%	60 Months	144 Months	0.01395	-
\$5,000 - \$9,999	12.99%	60 Months	180 Months	0.01395	0.01284
\$10,000 - \$60,000	12.99%	60 Months	180 Months	0.01374 + \$2.05 (Fee)	0.01265 + \$1.88 (Fee)

\* Use payment factors to quickly quote a payment. Example: \$9,000 purchase price x 0.0109 = \$98.10 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)
- ▶ 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: \$98.10 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. Program only available in Canada, excluding Quebec.

**PROMOTIONAL PROGRAMS** PROGRAM FEES APPLY

**DEFERRED PAYMENTS**

DEFERRAL PERIOD	PROGRAM FEES
3 Months	0.99%
6 Months	2.99%
9 Months	6.49%
12 Months	8.99%

No payments and no interest during the deferral period

**2.99% INTEREST BUY-DOWN**

TERM	PROGRAM FEES
36 Months	10.99%
48 Months	13.99%
60 Months	16.99%

2.99% introductory interest rate for the duration of the term.

**3.99% INTEREST BUY-DOWN**

TERM	PROGRAM FEES
36 Months	8.99%
48 Months	10.99%
60 Months	12.99%

3.99% introductory 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% introductory interest rate for the duration of the term.

**5.99% INTEREST BUY-DOWN**

TERM	PROGRAM FEES
36 Months	5.99%
48 Months	6.99%
60 Months	7.99%

5.99% introductory interest rate for the duration of the term.

**6.99% INTEREST BUY-DOWN**

TERM	PROGRAM FEES
36 Months	3.99%
48 Months	4.99%
60 Months	6.49%

6.99% introductory 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%
48 Months	19.99%
60 Months	24.99%

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. Program only available in Canada, excluding Quebec.