

**Rates As Low
As 5.36%**

Exclusively for Honda Dealers Located in:
Effective with applications dated on or after:

Massachusetts
November 1, 2024

Honda New Vehicles

Credit Tier		1	2	3	4	5	6	7	8	9	10	11	12	13	14	
FICO Score		≥ 760	759-720	719-710	709-700	699-690	689-680	679-670	669-660	659-650	649-640	639-630	629-620	619-610	≤ 609	
MY23 or newer	24-48 mo.	6.61%	6.61%	6.61%	7.66%	7.91%	8.16%	8.66%	9.41%	10.41%	11.21%	11.96%	14.21%	15.46%	16.96%	
	49-60 mo.	6.71%	6.71%	6.71%	7.76%	8.01%	8.26%	8.76%	9.51%	10.51%	11.31%	12.06%	14.31%	15.56%	17.06%	
	61-66 mo.	6.71%	6.71%	6.71%	7.76%	8.01%	8.26%	8.76%	9.51%	10.51%	11.31%	12.06%	14.31%	16.06%	17.56%	
	67-72 mo.	6.84%	6.84%	6.84%	7.89%	8.14%	8.39%	8.89%	9.64%	10.64%	11.44%	12.19%	14.44%	16.19%	18.81%	
	73-75 mo.	7.48%	7.48%	7.48%	8.68%	8.93%	9.08%	9.68%	10.93%	11.93%	12.73%	13.73%	15.73%	17.73%		
	76-84 mo.	7.94%	7.94%	7.94%	9.14%	9.39%	9.54%	10.14%	11.39%							
Rate Participation: 1HNR		1.00% Nondiscretionary Fixed Reserve + up to 1.25% markup (24 - 60 month term) up to 1.00% markup (61 - 84 month term)														
Amt. Fin./MSRP ≤ 90% Modifier		-0.25%			-0.75%					-1.50%					-2.00%	
Competitive Advantage: 2HNR		Reduce above rates by -1.00% (no markup permitted and requires capture of competitive information)														
Flat Fee		Payout = 1.00% of amount financed up to \$600 OR Waiver = reduce above rates by an additional -0.50%														

Honda Certified Pre-Owned Vehicles (HCPV) & Rollover

Credit Tier		1	2	3	4	5	6	7	8	9	10	11	12	13	14
FICO Score		≥ 760	759-720	719-710	709-700	699-690	689-680	679-670	669-660	659-650	649-640	639-630	629-620	619-610	≤ 609
MY21 or newer	24-60 mo.	6.71%	6.71%	6.71%	7.76%	8.01%	8.26%	8.76%	9.51%	10.51%	11.31%	12.06%	14.31%	15.56%	17.06%
	61-66 mo.	6.71%	6.71%	6.71%	7.76%	8.01%	8.26%	8.76%	9.51%	10.51%	11.31%	12.06%	14.31%	16.06%	17.71%
	67-72 mo.	6.84%	6.84%	6.84%	7.89%	8.14%	8.39%	8.89%	9.64%	10.64%	11.44%	12.19%	14.44%	16.19%	18.81%
MY19 or MY20	24-60 mo.	7.46%	7.46%	7.46%	8.26%	9.26%	10.01%	10.76%	11.51%	12.26%	13.06%	13.81%	15.26%	17.06%	18.06%
	61-66 mo.	7.56%	7.56%	7.56%	8.36%	9.86%	10.61%	11.36%	12.11%	12.86%	13.66%	14.36%	15.61%	17.16%	
	67-72 mo.	8.90%	8.90%	8.90%	9.90%	11.40%	12.15%	12.90%	13.65%	14.40%	14.90%	15.65%	16.90%	18.75%	
Rate Participation															
HCPV: 1HCR Rollover: 1HPV		1.00% Nondiscretionary Fixed Reserve + up to 1.25% markup (24 - 60 month term)													
Certified Rollover: 1HCV		up to 1.00% markup (61 - 72 month term)													
Competitive Advantage															
HCPV: 2HCR Rollover: 2HPV		Reduce above rates by -1.00% (no mark up permitted and requires capture of competitive information)													
Certified Rollover: 2HCV															
Flat Fee Payout		up to \$14,999 = \$350				\$15,000 to \$24,999 = \$400				\$25,000 to \$29,999 = \$450				\$30,000 or more = \$500	
		OR Waiver = reduce above rates by an additional -0.50%													

HondaTrue Used and Pre-Owned Vehicles

Credit Tier		1	2	3	4	5	6	7	8	9	10	11	12	13	14	
FICO Score		≥ 760	759-720	719-710	709-700	699-690	689-680	679-670	669-660	659-650	649-640	639-630	629-620	619-610	≤ 609	
Honda / Acura	MY21 or newer	24-60 mo.	7.63%	8.13%	8.63%	9.13%	9.13%	9.38%	9.88%	10.13%	11.38%	13.48%	13.53%	15.13%	16.58%	19.08%
		61-66 mo.	7.83%	8.33%	8.83%	9.63%	9.63%	9.88%	10.38%	10.63%						
		67-72 mo.	8.38%	8.88%	9.38%	10.13%	10.13%	10.38%	10.88%	11.13%						
	MY14 to MY20	24-48 mo.	8.13%	8.38%	8.63%	9.13%	9.73%	10.58%	11.58%	12.08%	12.88%	13.63%	14.38%	15.88%	17.63%	19.08%
	MY18 to MY20	49-60 mo.	8.53%	8.78%	9.03%	9.93%	10.53%	11.38%	12.38%	12.88%						
	MY20	61-72 mo.	9.28%	9.53%	9.78%	10.93%	11.53%	12.38%	13.38%	13.88%						
Non-Honda	MY21 or newer	24-60 mo.	7.63%	8.13%	8.63%	9.13%	9.13%	9.38%	9.88%	10.13%	13.38%	15.48%	15.53%	17.13%	18.58%	21.00%
	MY18 to MY20	24-48 mo.	8.13%	8.38%	8.63%	9.13%	9.73%	10.58%	11.58%	12.08%	14.88%	15.63%	16.38%	17.88%	19.63%	21.00%
Rate Participation: 1HPR		1.00% Nondiscretionary Fixed Reserve + up to 1.25% markup (24 - 60 month term)														
Non-Honda/Acura: 1NPR		up to 1.00% markup (61 - 72 month term)														
Competitive Advantage: 2HPR		Reduce above rates by -1.00% (no mark up permitted and requires capture of competitive information)														
Non-Honda/Acura: 2NPR																
Flat Fee Payout		up to \$14,999 = \$150				\$15,000 to \$24,999 = \$200				\$25,000 to \$29,999 = \$250				\$30,000 or more = \$300		
In Good Standing (IGS) Modifier (Applicable to all products)		n/a				-0.50%				-0.75%				Qualifies for tier 11 rates and -0.75% modifier		
Sales program ID for tiers 12-14		Rate Participation: New: 1HNRI HCPV: 1HCRI HCV: 1HCVI Rollover: 1HPVI Used Honda: 1HPRI Used Non-Honda/Acura: 1NPRI Comp Advantage: New: 2HNRI HCPV: 2HCRI HCV: 2HCVI Rollover: 2HPVI Used Honda: 2HPRI Used Non-Honda/Acura: 2NPRI														