



**Rates As Low
As 5.84%**

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

Massachusetts
July 9, 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.	7.09%	7.09%	7.09%	8.14%	8.39%	8.64%	9.14%	9.89%	10.89%	11.69%	12.44%	14.69%	15.94%	17.44%
	49-60 mo.	7.19%	7.19%	7.19%	8.24%	8.49%	8.74%	9.24%	9.99%	10.99%	11.79%	12.54%	14.79%	16.04%	17.54%
	61-66 mo.	7.19%	7.19%	7.19%	8.24%	8.49%	8.74%	9.24%	9.99%	10.99%	11.79%	12.54%	14.79%	16.54%	18.04%
	67-72 mo.	7.42%	7.42%	7.42%	8.47%	8.72%	8.97%	9.47%	10.22%	11.22%	12.02%	12.77%	15.02%	16.77%	19.39%
	73-75 mo.	8.26%	8.26%	8.26%	9.46%	9.71%	9.86%	10.46%	11.71%	12.71%	13.51%	14.51%	16.51%	18.51%	
	76-84 mo.	8.27%	8.27%	8.27%	9.47%	9.72%	9.87%	10.47%	11.72%						
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.	7.19%	7.19%	7.19%	8.24%	8.49%	8.74%	9.24%	9.99%	10.99%	11.79%	12.54%	14.79%	16.04%	17.54%
	61-66 mo.	7.19%	7.19%	7.19%	8.24%	8.49%	8.74%	9.24%	9.99%	10.99%	11.79%	12.54%	14.79%	16.54%	18.19%
	67-72 mo.	7.42%	7.42%	7.42%	8.47%	8.72%	8.97%	9.47%	10.22%	11.22%	12.02%	12.77%	15.02%	16.77%	19.39%
MY19 or MY20	24-60 mo.	7.94%	7.94%	7.94%	8.74%	9.74%	10.49%	11.24%	11.99%	12.74%	13.54%	14.29%	15.74%	17.54%	18.54%
	61-66 mo.	8.04%	8.04%	8.04%	8.84%	10.34%	11.09%	11.84%	12.59%	13.34%	14.14%	14.84%	16.09%	17.64%	
	67-72 mo.	9.48%	9.48%	9.48%	10.48%	11.98%	12.73%	13.48%	14.23%	14.98%	15.48%	16.23%	17.48%	19.33%	
Rate Participation		1.00% Nondiscretionary Fixed Reserve + up to 1.25% markup (24 - 60 month term) up to 1.00% markup (61 - 72 month term)													
HCPV: 1HCR Rollover: 1HPV															
Certified Rollover: 1HCV															
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.	8.05%	8.55%	9.05%	9.55%	9.55%	9.80%	10.30%	10.55%	11.80%	13.90%	13.95%	15.55%	17.00%	19.50%
		61-66 mo.	8.25%	8.75%	9.25%	10.05%	10.05%	10.30%	10.80%	11.05%						
		67-72 mo.	8.80%	9.30%	9.80%	10.55%	10.55%	10.80%	11.30%	11.55%						
	MY14 to MY20	24-48 mo.	8.55%	8.80%	9.05%	9.55%	10.15%	11.00%	12.00%	12.50%	13.30%	14.05%	14.80%	16.30%	18.05%	19.50%
	MY18 to MY20	49-60 mo.	8.95%	9.20%	9.45%	10.35%	10.95%	11.80%	12.80%	13.30%						
	MY20	61-72 mo.	9.70%	9.95%	10.20%	11.35%	11.95%	12.80%	13.80%	14.30%						
Non-Honda	MY21 or newer	24-60 mo.	8.05%	8.55%	9.05%	9.55%	9.55%	9.80%	10.30%	10.55%	13.80%	15.90%	15.95%	17.55%	19.00%	21.00%
	MY18 to MY20	24-48 mo.	8.55%	8.80%	9.05%	9.55%	10.15%	11.00%	12.00%	12.50%	15.30%	16.05%	16.80%	18.30%	20.05%	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													