

Exclusively for Honda Dealers Located in:

Massachusetts

Effective with applications dated on or after:

May 3, 2022**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
MY21 or newer	24-48 mo.	4.90%	4.90%	4.90%	5.95%	6.20%	6.45%	6.95%	7.70%	8.50%	9.50%	10.25%	12.50%	13.75%	15.25%
	49-60 mo.	5.00%	5.00%	5.00%	6.05%	6.30%	6.55%	7.05%	7.80%	8.60%	9.60%	10.35%	12.60%	13.85%	15.35%
	61-66 mo.	5.00%	5.00%	5.00%	6.05%	6.30%	6.55%	7.05%	7.80%	8.60%	9.60%	10.35%	12.60%	14.35%	15.85%
	67-72 mo.	5.10%	5.10%	5.10%	6.30%	6.55%	6.70%	7.30%	8.55%	9.35%	10.35%	11.35%	13.35%	15.35%	16.35%
	73-75 mo.	5.35%	5.35%	5.35%	6.55%	6.80%	6.95%	7.55%	8.80%	9.60%	10.60%	11.60%	13.60%	15.60%	
	76-84 mo.	6.10%	6.10%	6.10%	7.30%	7.55%	7.70%	8.30%	9.55%						
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%			-0.50%				-0.50%				-1.00%		
Amt. Fin. ≥ \$30k Modifier		-0.15%													
Competitive Advantage: 4HNR		Reduce above rates by -1.00% (no markup permitted and requires capture of competitive information)													
Flat Fee		Payout = 2.00% of amount financed up to \$1200 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
MY19 or newer	24-60 mo.	5.00%	5.00%	5.00%	6.15%	6.40%	6.65%	7.15%	7.90%	8.70%	10.45%	10.95%	12.95%	14.45%	15.95%
	61-66 mo.	5.00%	5.00%	5.00%	6.15%	6.40%	6.65%	7.15%	7.90%	8.70%	10.45%	10.95%	12.95%	14.70%	15.95%
	67-72 mo.	5.10%	5.10%	5.10%	6.65%	6.90%	7.00%	7.65%	8.65%	9.95%	10.95%	11.95%	13.95%	15.95%	16.95%
MY17 or MY18	24-60 mo.	5.85%	5.85%	5.85%	6.65%	7.65%	8.40%	9.15%	9.90%	10.70%	11.45%	12.20%	13.70%	15.45%	16.45%
	61-66 mo.	7.85%	7.85%	7.85%	8.65%	9.65%	10.40%	10.65%	10.90%	11.45%	11.95%	12.20%	13.70%	15.45%	
	67-72 mo.	8.05%	8.05%	8.05%	8.90%	9.90%	10.90%	11.15%	11.40%	11.95%	12.45%	12.95%	14.20%	15.95%	
Rate Participation HCPV: 1HCR Rollover: 1HPV Certified Rollover: 1HCV		1.00% Nondiscretionary Fixed Reserve + up to 1.25% markup (24 - 60 month term) up to 1.00% markup (61 - 72 month term)													
Competitive Advantage HCPV: 2HCR Rollover: 2HPV Certified Rollover: 2HCV		Reduce above rates by -1.00% (no mark up permitted and requires capture of competitive information)													
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	24-60 mo.	5.55%	6.05%	6.55%	7.05%	7.05%	7.30%	7.80%	8.05%	9.30%	11.40%	11.45%	13.05%	14.50%	17.30%	
	MY19 or newer	61-66 mo.	5.75%	6.25%	6.75%	7.55%	7.55%	7.80%	8.30%	8.55%						
		67-72 mo.	6.30%	6.80%	7.30%	8.05%	8.05%	8.30%	8.80%	9.05%						
Non-Honda	MY12 to MY18	24-48 mo.	6.05%	6.30%	6.55%	7.05%	7.65%	8.50%	9.50%	10.00%	10.80%	11.55%	12.30%	13.80%	15.55%	17.55%
	MY16 to MY18	49-60 mo.	6.45%	6.70%	6.95%	7.85%	8.45%	9.30%	10.30%	10.80%						
	MY19 or newer	24-60 mo.	5.55%	6.05%	6.55%	7.05%	7.05%	7.30%	7.80%	8.05%	11.30%	13.40%	13.45%	15.05%	16.50%	19.30%
	MY16 to MY18	24-48 mo.	6.05%	6.30%	6.55%	7.05%	7.65%	8.50%	9.50%	10.00%	12.80%	13.55%	14.30%	15.80%	17.55%	19.55%
Rate Participation: 1HPR Non-Honda/Acura: 1NPR		1.00% Nondiscretionary Fixed Reserve + up to 1.25% markup (24 - 60 month term) up to 1.00% markup (61 - 72 month term)														
Competitive Advantage: 2HPR Non-Honda/Acura: 2NPR		Reduce above rates by -1.00% (no mark up permitted and requires capture of competitive information)														
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: 4HNRI HCPV: 2HCRI HCV: 2HCVI Rollover: 2HPVI Used Honda: 2HPRI Used Non-Honda/Acura: 2NPRI														