



A Fairstone Bank® Company

# Vehicle booking guide

## 2025 Rate sheet and program guide

WE HELP DEALERS SELL MORE CARS.

### 2025 Ride program

Effective May 05, 2025

EP Program	6 Ride	5 Ride	4 Ride	3 Ride	2 Ride	EP Ride +	EP No Hit
Rates From	11.99%	13.99%	16.99%	19.99%	23.99%	11.99%	19.99%
Max Term	84	84	84	84	84	84	84
Max Front End Advance	140%	140%	140%	135%	130%	140%	130%
Max Total Loan Advance	Advance limits may apply based on internal credit rules						
Max Pay Call	Maximum payment calls up to \$950 for qualifying customers (internal credit rules apply)						

*Interest rate by Ride Program Tier is determined by the model year of the vehicle and/or other considerations.*

Reserves paid on every deal  Amount based on net dealer advance. Dealer reserve chargeback applies in the event that the loan is paid in full within 180 days.	Amount financed		Reserve
	\$45,001+		\$750
	\$25,001-\$45,000		\$600
	\$20,001-\$25,000		\$500
	\$15,001-\$20,000		\$450
	\$10,001-\$15,000		\$300
	Up to \$10,000		\$250

### Vehicle booking guide

New 2026,25,24 <5K km - 125% MSRP with  
Max Term 84 months | >5K Km 110% MSRP Max Term 84 Months\*

Year	Max term	Extra clean	Max term	Clean	Max term	Average	Max term	Rough
2025/2026*	84	5,001 - 40,000	84	40,001 - 65,000	84	65,001 - 95,000	84	95,001 - 120,000
2024*	84	68,000	84	68,001 - 100,000	84	100,001 - 130,000	72	130,001 - 180,000
2023	84	78,000	84	78,001 - 125,000	78	125,001 - 150,000	66	150,001 - 180,000
2022	84	85,000	84	85,001 - 125,000	78	125,001 - 150,000	66	150,001 - 180,000
2021	84	95,000	84	95,001 - 130,000	72	130,001 - 160,000	66	160,001 - 180,000
2020	84	95,000	84	95,001 - 120,000	72	120,001 - 170,000	66	170,001 - 180,000
2019	78	110,000	72	110,001 - 135,000	60	135,001 - 170,000	54	170,001 - 180,000
2018	72	110,000	66	110,001 - 130,000	54	130,001 - 170,000	48	170,001 - 180,000
2017	N/A	N/A	48	0 - 145,000	48	145,001 - 165,000	36	165,001 - 180,000
2016	N/A	N/A	48	0 - 145,000	42	145,001 - 165,000	24	165,001 - 180,000
2015	N/A	N/A	36	0 - 145,000	36	145,001 - 165,000	12	165,001 - 180,000

# Competitive approvals

## Why your customers will love EdenPark

We qualify more applicants, providing opportunities for more Canadians to access affordable auto financing.

### Vehicle eligibility

- No rebuilds, salvaged, write-offs, previous taxis, police vehicles, or vehicles used for commercial purposes.
- Carfax claims and estimates not to exceed \$7500 per incident, with a maximum of two incidents, unless otherwise approved by Eden Park.
- Structural damage or theft recovery of any amount is not permitted.
- Maximum kilometers: 180,000 km.

### Warranty and aftermarket

- No limits on manufacturer warranty for new vehicles for 6 Ride, 5 Ride, and 4 Ride customers.
- Warranty maximums: 1 year – \$2,000, 2 year – \$3,000, 3 year – \$3,500.
- Insurances plus warranty not to exceed 40% of Canadian Black Book.
- Gap protection/Walkaway/Insurance not to exceed \$2200 for each product.

### Funding requirements

- Please note that our funding checklist is available on the portal.



Faster income verification  
using the following link:  
[www.inverite.com/edenpark](http://www.inverite.com/edenpark)

### CONTACT INFORMATION

**Credit:** 1-855-366-8667 ext. 761

**Income:** 1-855-366-8667 ext. 763

**All documents fax to:** faxes@edenparkcanada.com

**Inside Sales:** 1-855-366-8667 ext. 767

**Funding:** 1-855-366-8667 ext. 762

**Customer service:** 1-855-366-8667 ext. 765

**Lienholder address:** 52 Titan Rd, Etobicoke, ON, M8Z 2J8