

# Scotia Dealer Advantage®

## Standard Rate Program

January 5, 2026

		Star 7	Star 6	Star 5	Star 4	Star 3	Star 2	Star 1	StartRight®
Rates		11.99%	13.49%	14.49%	18.49%	21.99%	27.99%	29.99%	15.49%
Max Total Amount to Finance	New (MSRP)	180%	180%	165%	160%	140%	140%	140%	
	Used	180%	180%	160%	150%	140%	140%	140%	

### Terms:

- **Returning SDA subject to special rates.**
- Rates and other programs are subject to change without notice.
- Annual Interest Rate must not exceed 32%.
- Final application rate MAY increase or decrease depending on Total Amount to Finance and Equity.
- Minimum amount to finance of \$7500 and a Black Book value of \$5000.
- Amount to finance is offered based on customer credit profile(s), above % is shown at max.

## Dealer Reserve

	Star 6 - 7	Star 4 - 5 & StartRight	Star 3	Star 2	Star 1
Base Reserve	\$600	\$500	\$400	\$300	\$100
Rate Upsell	Maximum 2% x Total Amount to Finance i.e.: Star 5 - \$35,000 TAF with a 2% upsell equals \$1,200 (\$500 + \$700 reserve)				

**\*\*Scotia Dealer Advantage reserves the right to chargeback within the first 180 days of any loan advance.\*\***

## AutoHub

To ensure efficient review of your Lending, Income, and Funding documents, please upload all documents to AutoHub. This will make our already fast funding process even faster! Contact your sales representative today to learn more.

## Booking Chart

Model Year	Max Term	Extra-Clean	Max Term	Clean	Max Term	Average	Max Term	Rough
New 2024-2026	84							
Used 2025-2026	84	0 – 35,000	84	35,001 – 60,000	84	60,001 – 90,000	66	90,001 – 105,000
2024	84	0 – 60,000	84	60,001 – 90,000	84	90,001 – 130,000	60	130,001 – 185,000
2023	84	0 – 70,000	84	70,001 – 105,000	78	105,001 – 150,000	60	150,001 – 185,000
2022	84	0 – 80,000	84	80,001 – 105,000	78	105,001 – 150,000	48	150,001 – 185,000
2021	84	0 – 90,000	78	90,001 – 130,000	72	130,001 – 170,000	48	170,001 – 185,000
2020	78	0 – 90,000	72	90,001 – 130,000	66	130,001 – 170,000	48	170,001 – 185,000
2019	78	0 – 105,000	72	105,001 – 140,000	60	140,001 – 170,000	48	170,001 – 185,000
2018			60	0 – 145,000	54	145,001 – 165,000	42	165,001 – 185,000
2017			48	0 – 145,000	36	145,001 – 165,000	36	165,001 – 185,000
2016			24	0 – 145,000	24	145,001 – 165,000	24	165,001 – 185,000
2015			12	0 – 145,000	12	145,001 – 165,000	12	165,001 – 185,000

- The maximum amortization periods are: StartRight and Star 1 – 60 months, Star 2 – 72 months, Star 3 to 7 – 84 months.
- New greater than 5,000 kms and Demo from 5,001 kms to 10,000 kms require NVIS to confirm the unit was not previously registered.

# Program Highlights

## Vehicle Eligibility:

- Rebuilds, salvage, write-offs, previous taxis or vehicles used for other than pleasure use are not eligible.
- Mileage unknown vehicles and commercial vehicles are also not eligible. SDA may also restrict vehicle eligibility by make and / or model.
- **SDA does not finance vehicles that have sustained damage of amounts over \$7500 on a single claim.**

## Aftermarket Criteria:

- Warranty: Maximum \$5000, Gap: Policy term is 1-59 months \$1500 / 60 months or more \$2000.
- Aftermarket Products: Maximum 40% of the vehicle selling price; this includes the combined amount for Warranty & Replacement Warranty, Life Insurance, GAP and A&H.

## Administration Fee:

Administration Fee	
Star 7 and Returning SDA Customers	\$399
StartRight	\$599
Star 2 - 6	\$699
Star 1	\$799

- Eliminate the admin fee by increasing the rate (W+1). Certain exceptions apply. Contact your SDA representatives for further details.

## Allowable Co-signers:

- No restrictions. Individuals are not required to reside at same address as the applicant.

## Minimum Income:

- Joint applications require a minimum of \$3000 / month combined income. Single applicants require a minimum of \$1750 / month.
- Combined pension and long-term disability income are acceptable to meet the minimum \$1750 / month.
- Child or spousal support income can now be used as a primary source of income.

## Maximum Debt Service:

- Up to maximum 65% monthly debt to income available for Star 7, 60% for Star 6, 55% for Stars 4 and 5 and 45% for StartRight deals.
- Proof of income may be required. Please refer to approval or conditional for exact requirements.

# Dedicated Service Teams

## SDA Dealer Support

### Income (Employer ONLY)

### Canadian Banking Contact Centre (CBCC)

### Letter of No Interest

### SDA Sales Support

### Credit, income, and funding documents

Phone: 1-877-298-3113 | Fax: 1-877-298-9501

1-855-275-8844

1-877-375-2771

1-877-298-3113 ext. 70054

[dealerservices@SDAAuto.com](mailto:dealerservices@SDAAuto.com)

[Scotiaautohub.com/2.0/](http://Scotiaautohub.com/2.0/)

For more information, contact your sales representative.

**Scotia Dealer Advantage<sup>®</sup>**