

# Dealer Program Guide

Effective: October 23<sup>rd</sup>, 2025

| Parameters                 | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Tier 6 |
|----------------------------|--------|--------|--------|--------|--------|--------|
| Rates From                 | 13.49% | 14.49% | 15.99% | 17.99% | 21.49% | 23.49% |
| Maximum Front-End Advance* | 140%   | 140%   | 140%   | 135%   | 135%   | 130%   |
| Maximum All-In LTV*        | 175%   | 175%   | 165%   | 165%   | 150%   | 150%   |
| Maximum Debt Service Up To | 55%    | 55%    | 50%    | 47%    | 43%    | 43%    |
| Maximum Term (Months)      | 84     | 84     | 84     | 84     | 78     | 72     |
| Lender Admin Fee           | \$799  | \$799  | \$799  | \$799  | \$799  | \$799  |

**\*Unlimited Front-End Advance & LTV on loans \$13,500 and less** (available on all program Tiers)

| Dealer Reserve  |       |
|-----------------|-------|
| Up to \$15,000  | \$300 |
| \$15,000 and up | \$500 |

ACC Reserves the right to claw back reserve within first 90 days if loan paid out

New 2024 & 2025 models receive 125% advance of M.S.R.P. (110% if mileage is over 10,000 KM)

| Model Year        | Max Term  | Extra Clean     | Max Term  | Clean             | Max Term  | Average           | Max Term  | Rough             |
|-------------------|-----------|-----------------|-----------|-------------------|-----------|-------------------|-----------|-------------------|
| 2025 <sup>‡</sup> | <b>84</b> | 10,001 – 40,000 | <b>84</b> | 40,001 – 65,000   | <b>84</b> | 65,001 – 95,000   | <b>84</b> | 95,001 – 115,000  |
| 2024 <sup>‡</sup> | <b>84</b> | 0 - 65,000      | <b>84</b> | 65,001 – 95,000   | <b>84</b> | 95,001 – 135,000  | <b>78</b> | 135,001 – 195,000 |
| 2023 <sup>‡</sup> | <b>84</b> | 0 - 80,000      | <b>84</b> | 80,001 – 115,000  | <b>84</b> | 115,001 – 155,000 | <b>72</b> | 155,001 – 195,000 |
| 2022              | <b>84</b> | 0 - 90,000      | <b>84</b> | 90,001 – 120,000  | <b>78</b> | 120,001 – 155,000 | <b>66</b> | 155,001 – 195,000 |
| 2021              | <b>84</b> | 0 - 100,000     | <b>84</b> | 100,001 – 135,000 | <b>78</b> | 135,001 – 175,000 | <b>66</b> | 175,001 – 195,000 |
| 2020              | <b>84</b> | 0 - 105,000     | <b>84</b> | 105,001 – 140,000 | <b>72</b> | 140,001 – 175,000 | <b>66</b> | 175,001 – 195,000 |
| 2019              | <b>78</b> | 0 - 115,000     | <b>72</b> | 115,001 – 145,000 | <b>66</b> | 145,001 – 175,000 | <b>54</b> | 175,001 – 195,000 |
| 2018              | -         | -               | <b>66</b> | 0 – 155,000       | <b>60</b> | 155,001 – 175,000 | <b>54</b> | 175,001 – 195,000 |
| 2017              | -         | -               | <b>54</b> | 0 – 155,000       | <b>54</b> | 155,001 – 175,000 | <b>48</b> | 175,001 – 190,000 |
| 2016              | -         | -               | <b>42</b> | 0 – 155,000       | <b>42</b> | 155,001 – 170,000 | <b>36</b> | 170,001 – 190,000 |
| 2015              | -         | -               | <b>30</b> | 0 – 155,000       | <b>30</b> | 155,001 – 170,000 | <b>24</b> | 170,001 – 190,000 |

<sup>‡</sup> 84 Month term available in all booking categories for Tier 1 and Tier 2 customers on vehicles 2 years or newer

**CREDIT & FUNDING** PHONE: **855-646-0534** FAX: **877-776-6213**

Email documents to: [accdocuments@autocapitalcanada.ca](mailto:accdocuments@autocapitalcanada.ca)

This Dealer Program Guide is a guideline and may not be reflective of final pricing, term or parameters determined by AutoCapital Canada (ACC) Inc. on any specific application. Program Guide is subject to change without notice. <sup>1</sup> Conditions apply

10.23.2025 E

## Special Finance Programs *Contact your District Manager today for details!*

### Path for Entrepreneurs (P4E)

Simplified financial solutions offers options for dealers for proof of income verification for self-employed applicants

- ✓ Full Doc: Available on all Tiers
- ✓ Alt Doc: Available on Tier 4 and above
- ✓ Lite Doc: Available on Tier 4 and above

### Path to Independence (P2I)

Co-Signers can be released from contractual obligations by request after a minimum of 18 months payment history. Eligibility:

- ✓ Payments maintained through primary applicant bank account
- ✓ No return payments/delinquencies
- ✓ No gaps in insurance

## General Program Guidelines

**Applicant Requirements:** Applications considered with monthly income as low as \$2,000 and 3 months employment tenure with 2 years history available. Verbal employment confirmation may be required. Valid photo ID issued in Canada required for all signors. At least one applicant must have a valid Driver's License issued in Canada (learner permits not acceptable). All signors must be permanent residents of Canada.

**Vehicle Eligibility:** Salvaged, branded or rebuilt, farm plated, those to be used for the purpose of taxi, courier, delivery, or other commercial or work purposes or trucks greater than ¾ ton will not be considered for financing. AutoCapital Canada does not finance vehicles with Carfax® damage in excess of \$7,500.

**Insurance Coverage:** All applicants must provide valid proof of automobile insurance with full coverage for comprehensive, collision and liability. Deductible must not exceed \$2500. AutoCapital Canada must be listed as the lien holder on all policies.

**Lien Holder address: PO Box 980, Station A, Toronto, ON M5W 1G5**

**Welcome Call:** Customers will be contacted at time of funding to introduce them to AutoCapital Canada and to provide them with information which will assist them in rehabilitating their credit history.

**Warranty and Aftermarket:** AutoCapital Canada will finance up to a \$3,500 warranty with coverage for at least 3 years (\$3,000 for 2 years coverage, \$2,000 for 1 year). Maximum allowable GAP is \$2,000. GAP policy term to be at least 48 months (or equal to the finance term if that is less). Total of warranties, insurances, Walkaway and Gap products may be financed up to 25% of the vehicle sale price. Warranties must be cancellable/refundable to be considered as a backend product.

Should the vehicle be repossessed within 12 months of the loan origination date, AutoCapital Canada reserves the right to claw back up to 50% of any 2 (+) year warranty amount that was financed with providers who base their rebate policy on dealer cost.

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