

Holiday Special

December 16, 2025 –
January 18, 2026



Earn 5000 Aeroplan® points on eligible funded contracts†

- Credit Quality Bonus¹ of up to **\$1,200** per funded deal
- Additional **\$150** bonus for funded small business applications with a personal co-applicant



Credit quality bonus¹ – payable in addition to base standard reserve grid below

Credit Quality Bonus	Amount to Finance ≥ \$7,500	Up to \$1,200
----------------------	-----------------------------	---------------

Fixed rate for New 2024-2026 vehicles²

60 - 96 Months		\$30,000 - \$49,999			\$50,000+	
6.49%		0.15%			0.25%	

Fixed rate for 2019-2026 vehicles²

48 - 78 Months	\$100,000+	\$50,000 - \$99,999	\$40,000 - \$49,999	\$30,000 - \$39,999	\$20,000 - \$29,999	\$7,500-\$19,999
6.89%	0.30%	0.30%	0.20%	0.15%	N/A	N/A
7.39%	0.60%	0.50%	0.50%	0.30%	N/A	N/A
7.89%	1.15%	1.15%	1.00%	0.80%	0.25%	N/A
8.39%	1.70%	1.70%	1.40%	0.85%	0.50%	N/A
8.89%	N/A	2.35%	2.15%	1.80%	1.00%	0.10%
9.39%	N/A	N/A	2.90%	2.35%	1.45%	0.60%
84 Months	\$100,000+	\$50,000 - \$99,999	\$40,000 - \$49,999	\$30,000 - \$39,999	\$20,000 - \$29,999	\$7,500-\$19,999
6.89%	0.35%	0.35%	0.25%	0.20%	N/A	N/A
7.39%	0.60%	0.50%	0.50%	0.20%	N/A	N/A
7.89%	1.20%	1.15%	1.00%	0.80%	0.25%	N/A
8.39%	1.45%	1.35%	1.10%	0.75%	0.40%	N/A
8.89%	N/A	1.65%	1.50%	0.95%	0.50%	0.10%
9.39%	N/A	N/A	2.10%	1.60%	0.85%	0.50%
90 - 96 Months	\$100,000+	\$50,000 - \$99,999	\$40,000 - \$49,999	\$30,000 - \$39,999	\$20,000 - \$29,999	\$7,500-\$19,999
7.39%	0.50%	0.50%	0.40%	0.20%	N/A	N/A
7.89%	1.10%	1.00%	0.80%	0.50%	N/A	N/A

Rates are guaranteed for 30 days. Approvals are valid for 30 days (120 days for factory orders)

Near Prime (6 Key)³ – Fixed rate for 2019–2026 vehicles

Rate	\$40,000+	\$25,000 - \$39,999	\$20,000 - \$24,999	\$15,000 - \$19,999	\$10,000 - \$14,999	\$7,500 - \$9,999
As low as 11.99%	\$700	\$600	\$500	\$400	\$300	\$200

Maximum Amortization⁴ by Product, Model Year, and Months

Prime & Small Business with a Co-Applicant		Small Business		Near Prime	
2023-2026	96 months	2024-2026	84 months	2021-2026	84 months
2021-2022	84 months			2019-2020	72 months
2019-2020	72 months				

To learn more call 1-855-TD AUTO1



Thank you to our dealer partners for ranking TD Auto Finance #1 in Dealer Satisfaction among Non-Captive Prime Lenders with Retail Credit* in the J.D. Power 2024-2025 Canada Dealer Financing Satisfaction Studies!

¹Credit Quality is determined by TDAF in its sole discretion. Credit Quality Bonus is paid only on funded Prime loans (not available on business applications). ²96 month amortization and vehicle model years 2019-2026 are only available for SBVL loans with a personal co-applicant. ³For Near Prime contracts no first payment deferrals >30 days. \$799 customer administration fee will be charged on all Near Prime deals. ⁴In Quebec, the term must equal the amortization period. In the event of a discrepancy between the portals and this rate sheet, the rates and reserve amounts on this chart will be deemed correct. TD Auto Finance reserves the right to chargeback the dealer reserve within 180 days of the loan advance date, or at any time in connection with a breach of the Dealer Agreement or TDAF's reserve policy. Minimum term available for financing is 24 months. You will earn Aeroplan® points under the TDFAF Rewards Program based on the Aeroplan points earn rate in the applicable TDFAF bulletin for every eligible deal you close and that TDFAF funds. Certain manufacturer sub-vented contracts are not eligible for the TDFAF Rewards Program. Please contact your Dealer Relationship Manager for full details about the TDFAF Rewards Program. Aeroplan points are subject to the Aeroplan Program terms and conditions. For more information about the Aeroplan Program, including how to enroll, please visit www.aircanada.com/aeroplan. All trademarks are the property of their respective owners. The Aeroplan Program is a loyalty rewards and recognition program operated by Air Canada's subsidiary Aeroplan Inc. Visit aircanada.com/aeroplantsandconditions for complete terms and conditions of the Aeroplan Program. The TD logo and other trade-marks are the property of The Toronto-Dominion Bank. TD Auto Finance received the highest score in the retail non-captive prime segment in the J.D. Power 2024-2025 Canada Dealer Financing Satisfaction Studies, which measure Canadian auto dealers satisfaction with their auto finance providers. Visit jdpower.com/awards for more details.

TD Auto Finance

