

Standard Fixed Rates for 2015-2026 Vehicles

November 1, 2025



Earn 500 Aeroplan® points on funded contracts†



- Credit Quality Bonus¹ of up to **\$1,200** per funded Prime 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

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

Fixed rate for new & used 2020-2026 vehicles²

| <84 Months Rate | 84 Months Rate | >84 Months Rate ^{††} | \$50,000+ | \$40,000 - \$49,999 | \$30,000 - \$39,999 | \$20,000 - \$29,999 | \$7,500 - \$19,999 |
|-----------------|----------------|-------------------------------|-----------|---------------------|---------------------|---------------------|--------------------|
| 7.99% | 8.49% | 8.99% | 0.00% | 0.00% | 0.00% | N/A | N/A |
| 8.49% | 8.99% | 9.49% | 0.20% | 0.15% | 0.10% | 0.00% | N/A |
| 8.99% | 9.49% | 9.99% | 0.40% | 0.30% | 0.20% | 0.10% | 0.00% |

Fixed rate loans for used 2015-2019 vehicles²

| Rate | \$50,000+ | \$40,000 - \$49,999 | \$30,000 - \$39,999 | \$20,000 - \$29,999 | \$7,500 - \$19,999 |
|-------|-----------|---------------------|---------------------|---------------------|--------------------|
| 8.49% | 0.00% | 0.00% | 0.00% | N/A | N/A |
| 8.99% | 0.20% | 0.15% | 0.10% | 0.00% | N/A |
| 9.49% | 0.40% | 0.30% | 0.20% | 0.10% | 0.00% |

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

Amortization³

| Model Year | Max Amortization |
|------------|------------------|
| 2023-2026 | 96 months |
| 2021-2022 | 84 months |
| 2019-2020 | 72 months |

| Model Year | Max Amortization |
|------------|------------------|
| 2018 | 60 months |
| 2017 | 48 months |
| 2016 | 36 months |
| 2015 | 24 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 Canada Dealer Financing Satisfaction Study!

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 2015-2026 are only available for SBVL loans with a personal co-applicant. ³In 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 TDAF Rewards Program based on the Aeroplan points earn rate in the applicable TDAF bulletin for every eligible deal you close and that TDAF funds. Certain manufacturer sub-vented contracts are not eligible for the TDAF Rewards Program. Please contact your Dealer Relationship Manager for full details about the TDAF 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/aeroplantermsandconditions 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 Canada Dealer Financing Satisfaction Study, which measure Canadian auto dealers' satisfaction with their auto finance providers. Visit jdpower.com/awards for more details.

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