



# SHIFT into GEAR

## iA Auto Finance Dealer Program

Effective May 1, 2025



Features	6 <sup>th</sup>	5 <sup>th</sup>	4 <sup>th</sup>	3 <sup>rd</sup>	2 <sup>nd</sup>	1 <sup>st</sup>
Interest Rates Starting at:	11.49%	15.49%	20.49%	25.49%	29.99%	29.99%
New <sup>1</sup> Vehicle Advance	\$60,000+ Amount to Finance/ 90 Day Approvals					
Used Vehicle Advance	140%	140%	135%	125%	125%	110%
TOTAL AFTERMARKET PRODUCT VALUE CAN ADD UP TO 40% OF THE VEHICLE'S BLACK BOOK VALUE!						

### Dealer Reserve

Amount Financed	Dealer Reserve <sup>2</sup>	Amount Financed	Dealer Reserve	Amount Financed	Dealer Reserve
> \$50,000	\$1,000	\$45,001 - \$50,000	\$750	\$35,001 - \$45,000	\$600
\$20,001 - \$35,000	\$500	\$15,001 - \$20,000	\$450	\$10,001 - \$15,000	\$300
< \$10,000	\$100	GET UP TO \$1,000 IN RESERVE WITH iA AUTO FINANCE!			

### Vehicle Valuation Matrix

Model Year	Max Term	Extra Clean (kms)	Max Term	Clean (kms)	Max Term	Average (kms)	Max Term	Rough (kms)
2025/26	84	0 - 35,000	84	35,001 - 60,000	84	60,001 - 90,000	84	90,001 - 120,000
2024	84	0 - 65,000	84	65,001 - 95,000	84	95,001 - 120,000	72	120,001 - 180,000
2023	84	0 - 75,000	84	75,001 - 120,000	78	120,001 - 150,000	66	150,001 - 180,000
2022	84	0 - 80,000	84	80,001 - 120,000	78	120,001 - 150,000	66	150,001 - 180,000
2021	84	0 - 90,000	84	90,001 - 120,000	78	120,001 - 150,000	66	150,001 - 180,000
2020	84	0 - 90,000	78	90,001 - 120,000	72	120,001 - 165,000	54	165,001 - 180,000
2019	78	0 - 90,000	72	90,001 - 120,000	66	120,001 - 165,000	54	165,001 - 180,000
2018	78	0 - 90,000	72	90,001 - 120,000	60	120,001 - 165,000	54	165,001 - 180,000
2017	-	No Book Value	60	0 - 120,000	54	120,001 - 165,000	30	165,001 - 180,000
2016	-	No Book Value	48	0 - 120,000	42	120,001 - 165,000	30	165,001 - 180,000
2015	-	No Book Value	48	0 - 120,000	42	120,001 - 165,000	30	165,001 - 180,000

<sup>1</sup> New vehicle defined as 2024-2026 vehicle models that have never been registered. <sup>2</sup> Dealer Reserve chargeback applies in the event that the loan is paid in full within 180 days. iA Auto Finance admin fee is \$699. Maximum vehicle mileage for 1<sup>st</sup> and 2<sup>nd</sup> Gear Programs is 140,000 kms.

# Program Highlights



## BK/Proposal

iA Auto Finance specializes in lending to customers that have had, or are currently in consumer proposal or bankruptcy.

Highlights include:

- can be approved upon submission with no additional paperwork or Trustee call
- we offer some of the lowest rates available



## Returning Customer Program

iA Auto Finance's Returning Customer Program makes approvals faster and easier!

Highlights include:

- preferred rates with as little as 12 months of payment history
- may receive up to \$2,000 additional negative equity allowance
- income may be waived



## iA Fast Income/Waive Income

iA Fast Income is a fast, easy and secure online process that electronically provides iA Auto Finance with **accurate real-time bank statements** within seconds of your customer logging into their bank account from our exclusive portal.

Income approval requests received through our portal receive the **highest priority**. This service can be used for **ALL** customers including those who are **self-employed!**

[www.iafastincome.ca](http://www.iafastincome.ca)



## Rate Reducing Loan

Our Rate Reducing Loan helps your customers pay their loan off faster and rebuild their credit by allowing for an **interest rate reduction of 1/10th of their current rate once every twelve months** over the term of the loan.

If their current interest rate is 21%, qualified customers can receive a 2.1% rate reduction after the first year, dropping their rate to 18.9%. The following year, they can receive a further reduction of 1/10th off their current rate of 18.9%, for an additional 1.9% off, dropping their rate to 17%.

## Contact Us

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### Income, Credit and Funding

Contact us with your income verification inquiries, your credit decisions or your funding status.

**Phone:** 1-855-378-5626  
**Fax:** 1-855-379-5626  
**Email:** [docs.auto@ia.ca](mailto:docs.auto@ia.ca)

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### Customer Service

Contact us for a payout quote or lien release.

**Phone:** 1-855-378-5626  
**Fax:** 1-855-379-5626  
**Email:** [customerservice.auto@ia.ca](mailto:customerservice.auto@ia.ca)

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### Payment Remittance

Please remit payments to:  
1415 Joshuas Creek Drive  
Suite 104  
Oakville, ON  
L6H 7G4