

Automotive Finance Program

	TIER 1	TIER 2	TIER 3
Interest Rate	11.9% - 25.9%	26.9% - 28.9%	29.9%
Maximum LTV ¹	140%	140%	110%
Aftermarket Products	30% of Selling Price	20% of Selling Price	20% of Selling Price
Dealer Reserve	\$799	\$599	\$199 - \$399
Maximum Loan Amount ²	Up to \$50,000	Up to \$30,000	Up to \$20,000
Income Verification ³	No	Yes	Yes
GPS ⁴	No	Yes	Yes
Maximum CARFAX®	\$7,500	\$7,500	\$5,000
Lender Fee	\$799	\$799	\$599 - \$799

Maximum Loan Terms Based on Model Year and Mileage

MODEL YEAR	0-75,000 KM	75,001-150,000 KM	150,001-200,000 KM	200,001-250,000 KM
2025 - 2022	84 months	84 months	84 months	84 months
2021 - 2019	84 months	84 months	84 months	78 months
2018 - 2016	78 months	78 months	72 months	72 months
2015 - 2014	72 months	72 months	66 months	66 months
2013 - 2007	66 months	66 months	60 months	60 months
2006 and Older	48 months	48 months	48 months	48 months

Terms & Conditions:

¹ Based on Black Book value.

² Please refer to deal specific approval conditions on Dealertrack.

³ Applicable for qualified applicants. LendCare reserves the right to require proof of income on any approval if necessary.

⁴ GPS fee of \$599 is required on units with a Selling Price over \$15,000; installation not included.

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VEHICLE ELIGIBILITY

- ✓ No vehicle age restrictions.
- ✓ Vehicles up to 250,000 KMs.
- ✓ CARFAX® must be valid within 60 days.
- ✓ CARFAX® with a total amount near vehicle selling price may be declined.
- ✓ Branded title, former taxi, limo or police vehicles are ineligible.
- ✓ Vehicles used for commercial purposes are ineligible.

PROGRAM DETAILS

- Minimum monthly gross income of \$1,800.
- Minimum loan amount is \$10,000
- Payment to income 18% for 11.9% - 16.9%.
- Payment to income 16% for 17.9%+
- Maximum dealer admin fee is \$1,099.
- Lender fee is up to \$799 per deal.
- All applicants must be Canadian permanent residents. LendCare may require proof of residency.
- Maximum aftermarket add-on allowance of \$5,000 on qualified Tier 1 approvals and \$3,000 on qualified Tier 2 & 3 approvals, including admin fee.
- Maximum warranty mark up: \$1,500.
 - (minimum 2-year coverage, seals and gaskets must be included).
- Confirmation of insurance required on all vehicles (Tiers 2 - 3).
 - (Must be full coverage with LendCare listed as lien holder).
- Each borrower is eligible for a maximum of one auto loan - current loan must be traded/paid out.
- Applicants must have a valid driver's license. Applicants with learner's permits are ineligible for financing without a spousal co-applicant who possesses a valid driver's license.

Contact Information



LendCare Partner Support
1.833.291.4045
partnersupport@lendcare.ca
gps@lendcare.ca



Income Verification & Funding Documents
customerservice@lendcare.ca

Hours of Operation

Monday - Friday
9:00AM - 9:00PM EST

Saturday
9:00AM - 5:00PM EST

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