



# Prime Program

## Rate Sheet and Vehicle Booking Guide

**NOTICE** - Double down with bonuses (Quality bonus & LTV Bonus) -- up to \$2,000!

### Quality Bonus

Quality bonus	\$7,500-\$19,999	\$20,000-\$29,999	\$30,000-\$39,999	\$40,000-\$49,999	\$50,000+
A	\$400	\$600	\$800	\$1000	\$1,100
B	\$200	\$250	\$300	\$500	\$500

**Loan to Value Bonus** - Deals under 130% LTV at funding will receive the below amounts in addition to other bonus/reserves applicable.

LTV Qualifications	\$7,500-\$19,999	\$20,000-\$29,999	\$30,000-\$39,999	\$40,000-\$49,999	\$50,000+
LTV Under 120%	\$300	\$550	\$650	\$800	\$900
120.01%-130%	\$250	\$250	\$300	\$500	\$500

### Fixed Rate Loan

Rate		Reserve Percentage							
Term	Term	Term	\$7,500-\$19,999	\$20,000-\$24,999	\$25,000-\$29,999	\$30,000-\$34,999	\$35,000-\$39,999	\$40,000-\$49,999	\$50,000+
0-78 Months	Term 79-84 Months	Term 85-96 Months	\$7,500-\$19,999	\$20,000-\$24,999	\$25,000-\$29,999	\$30,000-\$34,999	\$35,000-\$39,999	\$40,000-\$49,999	\$50,000+
6.99%	7.49%	7.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7.99%	8.49%	8.98%	0.00%	0.00%	0.50%	0.60%	0.70%	0.90%	1.00%
8.99%	9.49%	9.98%	0.00%	0.75%	0.75%	1.00%	1.15%	1.50%	1.60%
9.99%	10.49%	10.99%	0.00%	1.00%	1.10%	2.10%	2.20%	2.25%	2.25%

### Vehicle Term Allowances

Vehicle Year	Term	New Unit Qualification up to 10,000km's
NEW 2024/25/26	96	
2023 - 2026	96	
2021-2022	84	
2020	72	
2019	72	
2018	60	
2017	48	
2016	36	
2015	24	

### Structure Allowances

Unit Condition	After-market
New	40%
Used	40%



# Here to help you Thrive.

## Prime Tier Additional Details

### Get to yes faster with our instant income tool!

A simple, easy and instant online platform to get income verified without additional documentation. Get started today!

[santanderconsumer.ca/easyincome](http://santanderconsumer.ca/easyincome)

### Vehicle Requirements

- Vehicles intended and registered for any type of courier, delivery, taxi, ridesharing or commercial use are not eligible for funding.
- Former police, courier, delivery, ridesharing, written off, rebuilt, salvage, altered and repaired or likewise vehicles are not eligible. Vehicles intended for work or commercial usage are not eligible.

### Contract Expiry

Contracts submitted for funding with unresolved stipulations or missing documents will expire either 21 days from the effective date of the loan or 7 days prior to the first payment date whichever comes first. After these dates new automotive sales finance agreements will have to be re-signed and submitted.

### Reserve and Bonus Rebates

Santander Consumer Bank reserves the right to charge back full dealer reserve, including quality bonus, on any loan paid out within 180 days of the date of the contract.

### Warranty and Insurance policy

- Life & Disability, Mechanical Breakdown Warranty, GAP Insurance/Walkaway, Tire and Rim, Protection Packages and combined must not exceed 40% of vehicle purchase price.
- Santander Consumer Bank will fund all reviewed and approved warranties provided by a nationally insured warranty provider.
- There is no individual markup limit on aftermarket products as long as they meet the minimum requirements specified for term, inclusions and coverage.

### New Vehicle Requirements

- MY 24/25/26, previously un-registered and under 10,000 KM
- Proof of MSRP for specific vehicle may be required

## Get Started Today!

**PHONE 1.888.486.4356**

**FAX 1.888.486.7456**

For more information contact your Santander Consumer Bank Regional Manager or the Santander Consumer Bank National Credit & Funding Center.

#### Credit Center

**EXT. 5024**  
**Email [credit@santanderconsumer.ca](mailto:credit@santanderconsumer.ca)**

#### Income Center

**EXT. 5026**  
**Fax 1.855.227.3655**  
**Email [poi@santanderconsumer.ca](mailto:poi@santanderconsumer.ca)**

#### Funding Center

**EXT. 5023**  
**Email [funding@santanderconsumer.ca](mailto:funding@santanderconsumer.ca)**

#### Dealer Support

**EXT. 3514**  
**Email [ds@santanderconsumer.ca](mailto:ds@santanderconsumer.ca)**

