

Go Plan™

Rate Sheet and Vehicle Booking Guide

Vehicle Booking Guide

Year	Term	Extra Clean	Term	Clean	Term	Average	Term	Rough
2026	72	- 30,000	72	30,001 60,000	72	60,001 85,000	66	85,001 200,000
2025	72	- 55,000	72	55,001 85,000	72	85,001 125,000	66	125,001 200,000
2024	72	- 65,000	72	65,001 100,000	72	100,001 145,000	66	145,001 200,000
2023	66	- 75,000	66	75,001 100,000	66	100,001 145,000	60	145,001 200,000
2022	66	- 85,000	66	85,001 125,000	66	125,001 165,000	60	165,001 200,000
2021	60	- 85,000	60	85,001 125,000	60	125,001 165,000	60	165,001 200,000
2020	60	- 100,000	60	100,001 130,000	60	130,001 165,000	60	165,001 200,000
2019	-	- -	60	- 145,000	60	145,001 165,000	60	165,001 200,000
2018	-	- -	48	- 145,000	48	145,001 165,000	48	165,001 200,000
2017	-	- -	36	- 145,000	36	145,001 165,000	36	165,001 200,000
2016	-	- -	24	- 145,000	24	145,001 165,000	24	165,001 200,000

Note: All amounts paid to dealers are inclusive of applicable taxes.

Go Plan is now available on DealerTrack and CDP!

25%	18%	N/A
Rate	Maximum PTI	DSR

- No Down Payment Required
- License Fee up to **$300**
- Now Advancing on Dealer Doc Fee Max **$699**
- Bi-Weekly Payments Available
- Payment Range **$250 - $650/month**

Here to help you thrive.

Go Plan™ 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

Customer Requirements

Employment

Minimum one (1) month of employment.

- Proof of income Requirements -
  - Taxed: YTD paystub within 45 days or last 3 months bank statements
  - Self-Employed: Last 4 months bank statements + NOA
  - Pension/Disability: Last 3 months bank statements
  - Seasonal: YTD paystubs within 45 days or prior T4/T4E + employment letter with season length

Vehicle Requirements

Eligible Vehicles

- Current through 10 years.
- Less than 200,000 km.
- 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.
- **Cumulative damage accepted up to $7,500 or 35% of Blackbook value, whichever is greater.** Damage cannot exceed 100% of Blackbook value. Ex. $35,000 BBV * 35% Allowance = $12,250 allowable cumulative damage

Ineligible Vehicles

- 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.
- If the BBV is less than $20,000 and the vehicle has cumulative declarations over $7,500, then the vehicle is ineligible for funding, also cumulative declarations cannot exceed 100% of the BBV.
- If the BBV is greater than $20,000, then the vehicle can have cumulative declarations of up to 35% of BBV.

Required Equipment

All vehicles must have a Santander Consumer Bank supplied starter interrupt unit installed.

These can be ordered through our Dealer Support team at

SID_Reorder@santanderconsumer.ca

Additional Funding Variables

Advances

- Standard advance is 82%

Deductions

Additional Holdback Applied	Total Advance	Credit Criteria
10%	72%	Non-Garnishable Income Self-employed/Subcontracted Previous Repossession with Santander
32%	50%	Resides outside of Santander Consumer service area
42%	40%	Two or more Repossessions Defaulted Debt Program Self-Employed less than 6 months Three or more bankruptcies

Warranty and Insurance Policy

- Santander Consumer will fund all reviewed and approved warranties provided by a nationally insured warranty provider.
- Warranty must have seals & gaskets and be a minimum of 12-months of coverage from date of sale up to a maximum of $1500.00.
- GAP insurance is eligible up $1000 with a minimum 2 years coverage required.
- Walkaway coverage accepted up to $899.00.
- Santander Consumer does not allow life and disability insurance on Go Plan contracts.
- Combination of all aftermarket products not to exceed 20% of the vehicles selling price.

Contract Expiry

Contracts submitted for funding with unresolved stipulations or missing documents will expire either 21 days after the effective date of the loan or 7 days prior to the first payment date, whichever comes first. After these dates a new conditional sales contract will have to be signed and submitted.



Get started today

P 1.888.486.4356 **F** 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
E credit@santanderconsumer.ca

Income Center

EXT. 5026 **F** 1.855.227.3655
E poi@santanderconsumer.ca

Funding Center

EXT. 5023 **F** 1.855.227.3660
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Dealer Support

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