



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	30,000	60,000	72	60,000	85,000	66	85,000	200,000
2025	72	-	55,000	72	55,000	85,000	72	85,000	125,000	66	125,000	200,000
2024	72	-	65,000	72	65,000	100,000	72	100,000	145,000	66	145,000	200,000
2023	66	-	75,000	66	75,000	100,000	66	100,000	145,000	60	145,000	200,000
2022	66	-	85,000	66	85,000	125,000	66	125,000	165,000	60	165,000	200,000
2021	60	-	85,000	60	85,000	125,000	60	125,000	165,000	60	165,000	200,000
2020	60	-	100,000	60	100,000	130,000	60	130,000	165,000	60	165,000	200,000
2019	-	-	-	60	-	145,000	60	145,000	165,000	60	165,000	200,000
2018	-	-	-	48	-	145,000	48	145,000	165,000	48	165,000	200,000
2017	-	-	-	36	-	145,000	36	145,000	165,000	36	165,000	200,000
2016	-	-	-	24	-	145,000	24	145,000	165,000	24	165,000	200,000

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

Go Plan is now available on DealerTrack and CDP!

29.50%

Rate*

18%

Maximum PTI

N/A

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**

*31.9% in QC no contract fee



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 to \$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.

2 April 1, 2026 – National | SantanderConsumer.ca

Credit Center

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Funding Center

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Income Center

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Dealer Support

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