Tier Program

Rate Sheet and Vehicle Booking Guide

Quality Bonus *(NEW)* - Added on top of current Dealer Reserve for Tiers 2 to 8

LTV	$7,500-$19,999	$20,000-$29,999	$30,000-$39,999	$40,000-$49,999	$50,000+
<120%	$300	$550	$650	$800	$900

Tier Program Parameters

Tier	One Rate Single rate for all vehicles!	All-In LTV Allowance**	Warranty LTV Allowance	Max Monthly Payment Monthly/bi-weekly available	Base Dealer Reserve	1% Up Dealer Reserve	2% Up Dealer Reserve
8	**11.49%**	165%	30%	**$1,500**	$600	$950	**$1,300**
7	**13.49%**	165%	30%	**$1,500**	$600	$950	**$1,300**
6	**16.49%**	165%	30%	**$950**	$550	$850	**$1,150**
5	**19.49%**	165%	30%	**$850**	$550	$850	**$1,150**
4	**24.49%**	165%	30%	**$750**	$550	$850	**$1,150**
3	**26.24%**	165%	30%	**$700**	$525	$750	**$1,000**
2	**29.99%**	165%	30%	**$650**	$750	n/a	n/a

**31.9% will apply in QC with contract fee removed.*
***All-in LTV is defined as the total amount to finance inclusive of taxes.*
All amounts paid to dealers are inclusive of applicable taxes

Vehicle Booking Guide

Year	Term	Extra Clean	Term	Clean		Term	Average		Term	Rough	
NEW 2025/26/27	**84**	New Unit qualification up to 10,000km's, previously un-registered									
2026	**84**	35,000	**84**	35,001	60,000	**78**	60,001	90,000	**66**	90,001	120,000
2025	**84**	65,000	**84**	65,001	95,000	**78**	95,001	130,000	**66**	130,001	150,000
2024	**84**	75,000	**84**	75,001	110,000	**78**	110,001	150,000	**66**	150,001	180,000
2023	**84**	80,000	**84**	80,001	110,000	**78**	110,001	150,000	**66**	150,001	180,000
2022	**84**	90,000	**84**	90,001	130,000	**78**	130,001	170,000	**66**	170,001	180,000
2021	**78**	90,000	**78**	90,001	130,000	**72**	130,001	170,000	**66**	170,001	180,000
2020	**78**	105,000	**72**	105,001	140,000	**66**	140,001	170,000	**54**	170,001	180,000
2019	**60**	105,000	**60**	105,001	145,000	**54**	145,001	165,000	**54**	165,001	180,000
2018	-	-	**48**	-	145,000	**42**	145,001	165,000	**42**	165,001	180,000
2017	-	-	**30**	-	145,000	**30**	145,001	165,000	**30**	165,001	180,000
2016	-	-	**18**	-	145,000	**18**	145,001	165,000	**18**	165,001	180,000

Here to help you Thrive.

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

Income Requirements

- Minimum income requirement of $2500/month.
- Co-Applicant income accepted when relationship is spousal or common-law.
- 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
- Short and long-term disability accepted.
- Documents to be sent to poi@santanderconsumer.ca, as attachments, with deal number in the subject line.

Warranty and Insurance

- Combined Life & Disability, Mechanical Breakdown Warranty, GAP Insurance/Walkaway, Tire and Rim, Protection Packages, and insurances **must not exceed 30% of the vehicle's Canadian Blackbook value.**
- **Maximum aftermarket markup per product is $3000 over dealer cost.**
- **Anti Theft product limit is $999.**
- Insurance/GAP/Tire and Rim/Protection Packages must have minimum 2-year term.
- Warranty must have seals & gaskets and be a minimum of 12-months of coverage from date of sale.
- Santander Consumer Bank will fund all reviewed and approved warranties provided by a nationally insured warranty provider.

Funding Requirements

- Please review our dealer document checklist, available on all portals.
- If discrepancies are discovered at time of funding, additional documentation or proof of residency may be required.

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.
- **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

New Vehicle Requirements

- MY25/26/27, previously un-registered and under 10,000 KM
- Proof of MSRP for specific vehicle may be requested

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 on any loan paid out within 180 days of the date of the contract.

Identity Verification

IDV required on all funded contacts. While not part of the funding package requirements, it is required to be made available as needed for any audit purposes.

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, Income, or Funding Center.

Credit Center

EXT. 5024
Email credit@santanderconsumer.ca

Income Center

EXT. 5026
Fax 1.855.227.3655
Email poi@santanderconsumer.ca

Funding Center

EXT. 5023
Email funding@santanderconsumer.ca

Dealer Support

EXT. 3514
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