Tracks

Power Sports Rate Sheet & Booking Guide

NEW!! - See the New Tracks Prime Reserve Increases!

Quality Bonus Prime Only

Quality Bonus	$5k - $15k	$15k - $25k	$25k+
A	**$250**	**$350**	**$425**
B	**$150**	**$175**	**$200**

Fixed Rate Loans Prime

Prime	$2.5k–$7.4k	$7.5k-$9.9k	$10k-$14.9k	$15k-$19.9k	$20k-$24.9k	$25k-$34.9k	$35k-$40k+
7.99%	-	-	-	**0.25%**	**0.25%**	**0.30%**	0.30%
8.99%	0.00%	0.50%	1.10%	**1.65%**	**1.90%**	**2.45%**	**2.50%**
9.99%	1.60%	2.30%	2.80%	3.00%	3.00%	3.50%	4.00%
10.99%	2.40%	2.90%	3.00%	3.50%	**3.75%**	3.75%	**4.65%**

Fixed Rate Loans Non Prime

	New Rate		New Reserve %		Used Rate		Used Reserve %	
Program	Term <60 Months	Term 61-84	Term <60 Months	Term 61-84	Term <60 Months	Term 61-72	Term <60 Months	Term 61-72
Track 1	12.99%	14.99%	**3.00%**	**3.00%**	15.75%	15.99%	**3.00%**	**3.00%**
Track 2	16.99%	19.99%	2.00%	2.00%	21.99%	23.99%	2.00%	2.00%
Track 3	27.99%	28.99%	2.00%	2.00%	29.49%	29.99%	2.00%	2.00%

Unit Advance And After-Market Allowance

Program	*NEW* ALL IN LTV ALLOWANCES	New Max Advance (MSRP)	Used Max Advance (CBB Clean Trade Value, Including Aftermarket)	Contract Fee	Max Payment/ Finance Amount
Prime	180%	180%	180%	$99	$875 / $60,000
Track 1	180%	180%	180%	$499	$800 / $40,000
Track 2	160%	160%	160%	$699	$800 / $40,000
Track 3	160%	160%	160%	$699	$700 / $30,000

Here to help you Thrive.

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

Unit Term Allowances

Vehicle Year		Prime Max Term			Track 1-3 Max Term		Qualification
		<$9K	$9-$15K	$15K+	1	2&3	
New	2025/26/27	60	84	96	84	72	Un-Registered, under 5,000km/200Hrs
0	2026	60	72	84	72	72	Under 5,000km/200hrs, Over Max is 60 Months
1	2025	60	72	84	72	72	Under 5,000km/200hrs, Over Max is 60 Months
2	2024	60	72	84	72	72	Under 10,000km/400hrs, Over Max is 60 Months
3	2023	60	60	72	72	72	Under 15,000km/500hrs, Over Max is 60 Months
4	2022	48	60	60	60	60	No Km or Hrs Limit
5	2021	36	48	60	48	48	No Km or Hrs Limit

Vehicle Requirements

- New and used options
- Maximum age of the vehicle at loan inception is 5 years
- Vehicles intended and registered for any type of courier, delivery, taxi or commercial use are not eligible for funding
- Former police, courier, delivery, written off, rebuilt, salvage, altered or repaired or likewise vehicles are not eligible for funding
- Vehicles with insurance declarations over 10% of the purchase price are not eligible for funding
- Vehicle must be free of all liens before funding

New Vehicle Requirements

- MY 25/26/27, previously un-registered and under 5,000km/200Hrs
- Proof of MSRP for specific assets must be provided
- New unit maximum LTV based on MSRP before tax

Contract Expiry

Contracts submitted for funding with unresolved stipulations/missing documents will expire 21 days from the effective date of the loan or 7 days from the first payment date whichever comes first. After these dates, new contract will be required.

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.

Warranty Policy

- GAP Insurance must have minimum 2-year term
- Santander Consumer Bank will fund all approved warranties provided by an insured warranty supplier
- Warranties must be a minimum of 12 months of coverage from date of sale

Insurance Policy

Off Road

- 250CC or less / Units valued under $5000 do not require insurance.
- 250CC or more / Units over $5000 value require liability insurance.

On Road

- Registration - Required in BC/MB/SK where registration is combined with insurance
- Insurance - Comp & Collision or All Perils required with maximum $1000 deductibles.

Second Asset Allowances

- Second units allowed based on PTI/TDSR to a max of Total Amount to Finance.
- Trailers allowed up to $12,500, included in all-in LTV. Must have manufacturers serial number.

Minimum Term, Finance Amounts And Fees

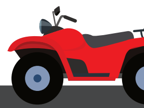
- Minimum Term is 12 months
- Minimum Financed Amount $1,500
- Maximum Dealer Fee $999.00

Reference Policy

- A personal reference is someone who can attest to the applicant's character. Applicants or co-applicants are not able to be references on their own file.
- Tracks Prime - No References required
- Track 1 - No references required
- Track 2 - 3 references required, do not need to be verified.
- Track 3 - 3 references required, two need to be verified

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!

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

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