

Go Plan™ Rate Sheet and Vehicle Booking Guide

Effective August 1, 2023

Year	Term	Extra Clean		Term	Clean		Term	Average		Term	Rough	
0 2023	72	-	30,000	72	30,000	60,000	72	60,000	85,000	66	85,000	180,000
1 2022	72	-	55,000	72	55,000	85,000	72	85,000	125,000	66	125,000	180,000
2 2021	72	-	65,000	72	65,000	100,000	72	100,000	145,000	66	145,000	180,000
3 2020	66	-	75,000	66	75,000	100,000	66	100,000	145,000	60	145,000	180,000
4 2019	66	-	85,000	66	85,000	125,000	66	125,000	165,000	60	165,000	180,000
5 2018	60	-	85,000	60	85,000	125,000	60	125,000	165,000	60	165,000	180,000
6 2017	60	-	100,000	60	100,000	130,000	60	130,000	165,000	60	165,000	180,000
7 2016	-	-	-	60	-	145,000	60	145,000	165,000	60	165,000	180,000
8 2015	-	-	-	48	-	145,000	48	145,000	165,000	48	165,000	180,000
9 2014	-	-	-	36	-	145,000	36	145,000	165,000	36	165,000	180,000
10 2013	-	-	-	24	-	145,000	24	145,000	165,000	24	165,000	180,000

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

Go Plan is now available on
DealerTrack and CDP!

29.50%

Rate*

18%

PTI

N/A

DSR

*31.9% in BC and QC no contract fee

PROGRAM UPDATES FOR 2023 BELOW

- No Down Payment Requirement
- License Fee Up to **\$300**
- Now Advancing On Dealer Doc Fee **\$699** Maximum
- 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. Verification consists of two (2) most recent paystubs and record of employment letter with employer contact information. Other forms of verification might be acceptable - please contact us for more information.

Residence

Qualifying proof required. i.e. phone bill, utility bill, bank statement, credit card statement. All proof must be dated within 45 days.

Vehicle Requirements

Eligible Vehicles

- Current through 10 years.
- Less than 180,000 km.

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 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%	<ul style="list-style-type: none">- Non-garnishable income*- Self-Employed or Subcontracted- Previous repossession with Santander (Payout of previous/active Santander loans are required)
32%	50%	<ul style="list-style-type: none">- Applicant resides outside of Santander Consumer service area
42%	40%	<ul style="list-style-type: none">- Two or more Repossessions (Any previous Santander repossessions must be paid)- Defaulted Debt Programs (OPD/Credit Counselling/Bankruptcy)- 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 \$749.00.
- 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 Regional Manager or the Santander Consumer National Credit & Funding Center.

Credit Center

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E credit@santanderconsumer.ca

Funding Center

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Income Center

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Dealer Support

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