

# TIER

Rate sheet  
and vehicle booking guide

Starter Interrupt Devices (SID's) and Original Contracts  
NO Longer Required on Any Tier 1-8 Deals

YEAR	TERM	EXTRA CLEAN	TERM	CLEAN	TERM	AVERAGE	TERM	ROUGH
New	2022/23/24	84 - 10,000	125%	MSRP	INCREASED KM RANGES AND TERM AVAILABILITY			
0	2023	84 - 35,000	84	35,001 60,000	78	60,001 90,000	66	90,001 120,000
1	2022	84 - 65,000	84	65,001 95,000	78	95,001 130,000	66	130,001 150,000
2	2021	84 - 75,000	84	75,001 110,000	78	110,001 150,000	66	150,001 180,000
3	2020	84 - 80,000	84	80,001 110,000	78	110,001 150,000	66	150,001 180,000
4	2019	84 - 90,000	84	90,001 130,000	78	130,001 170,000	66	170,001 180,000
5	2018	78 - 90,000	78	90,001 130,000	72	130,001 170,000	66	170,001 180,000
6	2017	66 - 105,000	66	105,001 140,000	66	140,001 170,000	54	170,001 180,000
7	2016	54 - 105,000	54	- 145,000	54	145,001 165,000	54	165,001 180,000
8	2015	- - -	42	- 145,000	42	145,001 165,000	42	165,001 180,000
9	2014	- - -	30	- 145,000	30	145,001 165,000	30	165,001 180,000
10	2013	- - -	18	- 145,000	18	145,001 165,000	18	165,001 180,000

TIER	RATES – As Low As RATE MAY VARY BASED ON CREDIT, LTV & VEHICLE	MAX ADVANCE	MAX MONTHLY PAYMENT MONTHLY/BI-WEEKLY AVAILABLE	BASE DEALER RESERVE
8	12.49%	140%	\$1,200	\$600
7	14.99%	140%	\$1,200	\$600
6	16.49%	140%	\$1,200	\$550
5	19.24%	135%	\$850	\$550
4	22.49%	135%	\$850	\$550
3	24.24%	130%	\$850	\$525
2	27.49%	130%	\$850	\$750
1	29.90%*	130%	\$650	\$500

All amounts paid to dealers are inclusive of applicable taxes | \*31.9% will apply in BC with contract fee removed.

RATE CHANGE OPTION		TIER 8	TIER 7	TIER 6	TIER 5	TIER 4	TIER 3	TIER 2	TIER 1
Rate Up	2.0%	\$1,300	\$1,300	\$1,150	\$1,150	\$1,150	\$1000	n/a	n/a
Rate Up	1.0%	\$950	\$950	\$850	\$850	\$850	\$750	n/a	n/a
Base Dealer Reserve	-	\$600	\$600	\$550	\$550	\$550	\$525	\$750	\$500

**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. Exceptions can be made for customer who use the vehicle to get to work locations or clients under 100/km per day.
- **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% BBV.**
- **If the BBV is greater than \$20,000, then the vehicle may have cumulative declarations of up to 35% of BBV.**

**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 reserves the right to charge back full dealer reserve on any loan paid out within 180 days of the date of the contract.

**WARRANTY AND INSURANCE POLICY**

- Life & Disability, Mechanical Breakdown Warranty, GAP Insurance/Walkaway, Tire and Rim, Protection Packages and combined must not exceed 20% of vehicle purchase price.
- 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 will fund all reviewed and approved warranties provided by a nationally insured warranty provider.
- **There is no individual markup limit on aftermarket products as long as they meet the minimum requirements specified for term, inclusions and coverage.**

**NEW VEHICLE REQUIREMENTS**

- MY22/23/24, previously un-registered and under 10,000 KM
- Proof of MSRP for specific vehicle must be provided for funding
- Advance is based on 125% of MSRP before tax
- All Tier Program SID, aftermarket, payment and funding requirements apply
- **MY 1 Under 60,000 km's can now qualify for new rate as low as 12.49%.**

**GET STARTED TODAY!**

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

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**CREDIT CENTER**

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