



Go Plan™

Rate Sheet and Vehicle Booking Guide

Vehicle Booking Guide

| Year | Term | Extra Clean | | Term | Clean | | Term | Average | | Term | Rough | |
|------|------|-------------|---------|------|---------|---------|------|---------|---------|------|---------|---------|
| 2024 | 72 | - | 30,000 | 72 | 30,000 | 60,000 | 72 | 60,000 | 85,000 | 66 | 85,000 | 180,000 |
| 2023 | 72 | - | 55,000 | 72 | 55,000 | 85,000 | 72 | 85,000 | 125,000 | 66 | 125,000 | 180,000 |
| 2022 | 72 | - | 65,000 | 72 | 65,000 | 100,000 | 72 | 100,000 | 145,000 | 66 | 145,000 | 180,000 |
| 2021 | 66 | - | 75,000 | 66 | 75,000 | 100,000 | 66 | 100,000 | 145,000 | 60 | 145,000 | 180,000 |
| 2020 | 66 | - | 85,000 | 66 | 85,000 | 125,000 | 66 | 125,000 | 165,000 | 60 | 165,000 | 180,000 |
| 2019 | 60 | - | 85,000 | 60 | 85,000 | 125,000 | 60 | 125,000 | 165,000 | 60 | 165,000 | 180,000 |
| 2018 | 60 | - | 100,000 | 60 | 100,000 | 130,000 | 60 | 130,000 | 165,000 | 60 | 165,000 | 180,000 |
| 2017 | - | - | - | 60 | - | 145,000 | 60 | 145,000 | 165,000 | 60 | 165,000 | 180,000 |
| 2016 | - | - | - | 48 | - | 145,000 | 48 | 145,000 | 165,000 | 48 | 165,000 | 180,000 |
| 2015 | - | - | - | 36 | - | 145,000 | 36 | 145,000 | 165,000 | 36 | 165,000 | 180,000 |
| 2014 | - | - | - | 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!



Rate*



PTI



DSR

PROGRAM UPDATES FOR 2024:

- 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 BC and 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. 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% | 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 \$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

EXT. 5024
E credit@santanderconsumer.ca

Funding Center

EXT. 5023 F 1.855.227.3660
E funding@santanderconsumer.ca

Income Center

EXT. 5026 F 1.855.227.3655
E poi@santanderconsumer.ca

Dealer Support

EXT. 3514
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