

Tier Program

Rate Sheet and Vehicle Booking Guide

NOTICE - Rates recently lowered on Tier 8 (11.99%) & Tier 7 (14.49%)

TIP - Did you know we allow \$7,500 cumulative damages OR 35% of blackbook (Whichever is greater)!

Tier Program Parameters

| Tier | Available Rates | | Max Advance | Max Monthly Payment Monthly/bi-weekly available | Base Dealer Reserve | 1% Up Dealer Reserve | 2% Up Dealer Reserve |
|--|-----------------|--------|-------------|--|---------------------|----------------------|----------------------|
| | New* | Used | | | | | |
| *NEW RATE AVAILABILITY: 2023+ under 60,000km's / LTV under 100% / NEW unit | | | | | | | |
| 8 | 11.99% | 13.49% | 140% | \$1,200 | \$600 | \$950 | \$1,300 |
| 7 | 14.49% | 16.49% | 140% | \$1,200 | \$600 | \$950 | \$1,300 |
| 6 | 16.49% | 19.74% | 140% | \$1,200 | \$550 | \$850 | \$1,150 |
| 5 | 19.24% | 21.99% | 135% | \$850 | \$550 | \$850 | \$1,150 |
| 4 | 22.49% | 24.49% | 135% | \$850 | \$550 | \$850 | \$1,150 |
| 3 | 24.24% | 26.24% | 130% | \$850 | \$525 | \$750 | \$1,000 |
| 2 | 27.49% | 29.99% | 130% | \$850 | \$750 | n/a | n/a |

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

Vehicle Booking Guide

| Year | Term | Extra Clean | Term | Clean | | Term | Average | | Term | Rough | |
|-------------------|------|--|------|---------|---------|------|---------|---------|------|---------|---------|
| NEW 2023/24/25 | 84 | New Unit qualification up to 10,000km's - 125% of MSRP | | | | | | | | | |
| 2024 | 84 | 35,000 | 84 | 35,001 | 60,000 | 78 | 60,001 | 90,000 | 66 | 90,001 | 120,000 |
| 2023 | 84 | 65,000 | 84 | 65,001 | 95,000 | 78 | 95,001 | 130,000 | 66 | 130,001 | 150,000 |
| 2022 | 84 | 75,000 | 84 | 75,001 | 110,000 | 78 | 110,001 | 150,000 | 66 | 150,001 | 180,000 |
| 2021 | 84 | 80,000 | 84 | 80,001 | 110,000 | 78 | 110,001 | 150,000 | 66 | 150,001 | 180,000 |
| 2020 | 84 | 90,000 | 84 | 90,001 | 130,000 | 78 | 130,001 | 170,000 | 66 | 170,001 | 180,000 |
| 2019 | 78 | 90,000 | 78 | 90,001 | 130,000 | 72 | 130,001 | 170,000 | 66 | 170,001 | 180,000 |
| 2018 | 66 | 105,000 | 66 | 105,001 | 140,000 | 66 | 140,001 | 170,000 | 54 | 170,001 | 180,000 |
| 2017 | 54 | 105,000 | 54 | - | 145,000 | 54 | 145,001 | 165,000 | 54 | 165,001 | 180,000 |
| 2016 | - | - | 42 | - | 145,000 | 42 | 145,001 | 165,000 | 42 | 165,001 | 180,000 |
| 2015 | - | - | 30 | - | 145,000 | 30 | 145,001 | 165,000 | 30 | 165,001 | 180,000 |
| 2014 | - | - | 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

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.
- *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

- MY23/24/25, 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
- **2023MY+ Under 60,000 km's can now qualify for new rate as low as 11.99%.**

Get Started Today!

PHONE 1.888.486.4356

FAX 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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Income Center

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