

# Tracks

# Power Sports Rate Sheet & Booking Guide

Effective August 8, 2023

### Quality Bonus Prime Only

Quality Bonus	\$5k - \$15k	\$15k - \$25k	\$25k+
A	<b>\$250</b>	<b>\$350</b>	<b>\$425</b>
B	<b>\$150</b>	<b>\$175</b>	<b>\$200</b>

### Fixed Rate Loans Prime

Prime	\$2.5k - \$7.5k	\$7.5k-\$10k	\$10k-\$15k	\$15k-\$25k	\$25k-\$35k	\$35k+
8.49%	-	-	-	-	-	-
9.49%	\$50	\$175	\$300	<b>\$550</b>	<b>\$900</b>	<b>3.20%</b>
9.99%	\$100	\$175	\$350	<b>\$600</b>	<b>\$950</b>	<b>3.75%</b>
10.99%	\$100	\$200	\$350	<b>\$650</b>	<b>\$1,000</b>	<b>4.00%</b>
11.49%	\$150	\$250	\$375	<b>\$700</b>	<b>\$1,110</b>	<b>4.50%</b>

### Fixed Rate Loans Non Prime

Program	New Rate		New Reserve %		Used Rate		Used Reserve %	
	Term <60 Months	Term 61-84	Term <60 Months	Term 61-84	Term <60 Months	Term 61-78	Term <60 Months	Term 61-78
Track 1	12.99%	14.99%	2.00%	2.00%	15.75%	15.99%	2.00%	2.00%
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	Max Pti	New Max Advance (Based On Msrp)	Used Max Advance (Based On Cbb Clean Trade Value)	After-Market Allowance	Contract Fee	Max Payment/ Finance Amount
Prime	20%	125%	130%	20%	\$0	\$875 / \$60,000
Track 1	20%	125%	130%	20%	\$499	\$800 / \$40,000
Track 2	20%	120%	120%	20%	\$499	\$800 / \$40,000
Track 3	20%	115%	115%	20%	\$499	\$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](https://santanderconsumer.ca/easyincome)

### Unit Term Allowances

Vehicle Year		Prime Max Term			Track 1-3 Max Term		Qualification
		<\$9K	\$9K-\$15K	\$15K+	1	2&3	
New	2022/23/24	60	84	96	84	72	Un-Registered
0	2023	60	72	84	72	72	Under 5,000km/200hrs, Over Max is 60 Months
1	2022	60	72	84	72	72	Under 5,000km/200hrs, Over Max is 60 Months
2	2021	60	72	84	72	72	Under 10,000km/400hrs, Over Max is 60 Months
3	2020	60	60	72	72	72	Under 15,000km/500hrs, Over Max is 60 Months
4	2019	48	60	60	60	60	No Km or Hrs Limit
5	2018	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 22/23/24, previously un-registered and under 5,000km/200Hrs
- Proof of MSRP for specific assets must be provided
- Advance for new based on % of 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 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, Protection Packages and Accessories cannot exceed 20% of purchase price
- GAP Insurance must have minimum 2-year term
- Santander Consumer 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

### Second Asset Allowances

- Second units allowed based on PTI/TDSR to a max of Total Amount to Finance.
- Trailers allowed up to \$7,500, not to exceed 150% of Dealer Invoice (copy required). 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



## Get Started Today!

PHONE 1.888.486.4356

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

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