

# Tracks

## Power Sports Rate Sheet & Booking Guide

**NEW!! - See Updated Prime Program - Lower Rates and Enhanced Reserves.**

### Quality Bonus Prime Only

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

### Fixed Rate Loans Prime

Prime	\$2.5k - \$4.9k	\$5.k-\$7.4k	\$7.5k-\$9.9k	\$10k-\$14.9k	\$15k-\$24.9k	\$25k-\$34.9k	\$35k-\$39.9k	\$40k+
7.99%	-	-	-	-	-	-	0.30%	0.30%
8.99%	0.00%	0.00%	0.50%	1.00%	1.50%	2.00%	2.15%	2.15%
9.99%	1.60%	1.60%	2.30%	2.80%	3.00%	3.50%	4.00%	4.00%
10.99%	2.40%	2.40%	2.90%	3.00%	3.50%	3.75%	4.50%	4.50%

### Fixed Rate Loans Non Prime

	New Rate		New Reserve %		Used Rate		Used Reserve %	
Program	Term <60 Months	Term 61-84	Term <60 Months	Term 61-84	Term <60 Months	Term 61-72	Term <60 Months	Term 61-72
Track 1	12.99%	14.99%	3.00%	3.00%	15.75%	15.99%	3.00%	3.00%
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 (MSRP)	Used Max Advance (CBB Clean Trade Value)	After-Market Allowance	Contract Fee	Max Payment/ Finance Amount
Prime	17.5%	125%	130%	20%	\$0	\$875 / \$60,000
Track 1	17.5%	125%	130%	20%	\$499	\$800 / \$40,000
Track 2	17.5%	120%	120%	20%	\$499	\$800 / \$40,000
Track 3	17.5%	115%	115%	20%	\$499	\$700 / \$30,000

## 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	2023/24/25	60	84	96	84	72	Un-Registered, under 5,000km/200Hrs
0	2024	60	72	84	72	72	Under 5,000km/200hrs, Over Max is 60 Months
1	2023	60	72	84	72	72	Under 5,000km/200hrs, Over Max is 60 Months
2	2022	60	72	84	72	72	Under 10,000km/400hrs, Over Max is 60 Months
3	2021	60	60	72	72	72	Under 15,000km/500hrs, Over Max is 60 Months
4	2020	48	60	60	60	60	No Km or Hrs Limit
5	2019	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 23/24/25, previously un-registered and under 5,000km/200Hrs
- Proof of MSRP for specific assets must be provided
- Advance for new unit 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 Bank reserves the right to charge back full dealer reserve on any loan paid out within 180 days of the date of the contract.

#### Warranty 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 Bank 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

#### Insurance Policy

##### Off Road

- 250CC or less / Units valued under \$5000 do not require insurance.
- 250CC or more / Units over \$5000 value require liability insurance.

##### On Road

- Registration - Required in BC/MB/SK where registration is combined with insurance
- Insurance - Comp & Collision or All Perils required with maximum \$1000 deductibles.

#### Second Asset Allowances

- Second units allowed based on PTI/TDSR to a max of Total Amount to Finance.
- Trailers allowed up to \$12,500, 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 Bank Regional Manager or the Santander Consumer Bank National Credit & Funding Center.

Credit Center

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