

# AUTO REPAIR FINANCING RATES

GEAR	TERM	MAX. LOAN	RATE	HOLDBACK	MIN DOWN
1	12 MONTHS	\$3,000*	0%	10%	\$0
2	12 MONTHS	\$3,000*	18.99-24.99%	0%	\$0
3	24 MONTHS	\$3,000*	18.99-24.99%	0%	\$0

\*MAXIMUM LOAN TO BE BASED UPON 50% OF VEHICLE'S VALUE, UP TO \$3,000. FEES & CONDITIONS APPLY

**WE WILL NEVER LEAVE YOUR CLIENTS STRANDED.  
AUTO REPAIR FINANCING FROM 0% INTEREST.**

- ✓ NO CREDIT CHECK REQUIRED
- ✓ QUICK APPROVALS & FUNDING
- ✓ ACCESS TO USER-FRIENDLY PORTAL
- ✓ DIGITAL PROCESS- NO PAPERWORK!

**NEVER LOSE ANOTHER CLIENT.  
INCREASE SERVICE SALES.**

FINANCING MADE EASY

**FOR ALL YOUR  
FINANCING NEEDS.**

**WE FINANCE  
AND LEASE:**

**VEHICLES  
VEHICLE REPAIR  
MOTORCYCLES  
TRAILERS  
ATVS  
RVS**

**1-888-920-8450  
NATIONALOTTAWA.CA**



At National, we invest in good people. As a subprime lender, we believe that everybody deserves the chance to drive a reliable vehicle, regardless of their credit situation. Trusted by Ontario's drivers, we have been assisting consumers in the province with purchasing and financing vehicles since 2005. Let's work together. By partnering with National, you will benefit from exceptional dealer programs that are customized, flexible, and unique to your dealership.

## 2021 DEALER FUNDING GUIDE

### RATES

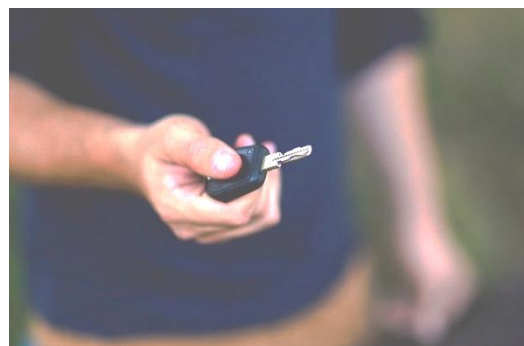
TIER	RATE	MINIMUM DOWN	LTV ADVANCE	MAX ADVANCE	GPS
1	27.99	\$1,000	130%	\$12,500	✓
2	25.99	\$1,000	130%	\$15,000	✓
3	22.99	\$1,000	130%	\$20,000	✓
4	19.99	\$1,000	140%	\$20,000	
5	15.99	\$1,000	140%	\$25,000	

### NEW! BACK ON TRACK PROGRAM

DEALER HOLDBACK	RATE	MINIMUM DOWN	LTV ADVANCE	MAX ADVANCE	GPS
10%	25.99 - 29.99	FROM \$750	130%	\$10,000	✓

### TERM CHART

BOOKING CHART				
2021	48	0 - 99,000	48	99,000 - 140,000
2020	48	0 - 99,000	48	99,000 - 140,000
2019	48	0 - 99,000	48	99,000 - 140,000
2018	48	0 - 99,000	48	99,000 - 140,000
2017	48	0 - 99,000	48	99,000 - 140,000
2016	48	0 - 99,000	48	99,000 - 140,000
2015	48	0 - 99,000	42	99,000 - 140,000
2014	42	0 - 99,000	42	99,000 - 140,000
2013	36	0 - 99,000	36	99,000 - 140,000



### WARRANTY PROGRAMS

TERM	MAXIMUM MILEAGE	WARRANTY PROGRAM	COST
24 MONTHS	UNLIMITED	PLATINUM	\$1,599
36 MONTHS	60,000 KM	PLATINUM	\$1,799
48 MONTHS	80,000 KM	PLATINUM	\$1,999

## ABOUT OUR PROGRAMS

### WHAT'S IN IT FOR YOU?

- ✓ Quick and easy approvals for your clients, regardless of their credit situation.
- ✓ We promise an enhanced, customized level of service to our exclusive network of dealerships.
- ✓ Free GPS installation by National's approved auto experts.

### WHAT'S IN IT FOR YOUR CLIENT?

- ✓ Extensive warranty programs (Most vehicles.)
- ✓ Up to 5% lower interest rates than our competitors.
- ✓ 1 year of complimentary roadside assistance (most vehicles.)
- ✓ Auto service financing programs available.
- ✓ Rec. vehicle and motorcycle financing available.

### NEW! THE BACK ON TRACK PROGRAM

Never lose a sale! National strives to offer leasing solutions to all applicants. Our Back on Track Program has been specially designed for high-risk clients who would not typically be considered for our other programs. A small dealer holdback of 10% of the vehicle sale price is applied.

### OUR TERMS

- Ontario residents only, in exclusion of native reservists, who are not governed under Ontario's standard rules and regulations.
- Minimum salary of \$1700/month.
- Welfare not accepted as main source of income.
- Employment term minimum of 3 months. 2 recent pay stubs or 3 monthly bank statements required. Try our online verification tool.
- Baby Bonus income accepted.
- Limited or no credit history accepted.
- Claimed or claiming bankruptcy accepted.
- Past repayment issues accepted.
- New Canadian Residents accepted.
- Warranty required (provided by National).
- Luxury vehicles may be subject to additional warranty premium.
- Full coverage insurance required (OPCF5) endorsement required. Max \$500 deductible.
- Down payment must be received before delivery.
- Payment assurance device required (Tier 4 and 5 may be exempt.) No cost to applicant.
- Maximum term of 48 months.
- Maximum mileage 140,000 km.
- Maximum vehicle age of 8 years.
- No salvage, rebuild, or accidents greater than \$5,999.
- Maximum advance of \$25,000.
- License fee not permitted to be financed.
- Maximum LTV advance: up to 140% of BlackBook wholesale value.
- Courier, taxi, commercial use vehicles subject to credit approval. Max term 36 months.
- Minimum g2 driver's license required.
- Administrative fee of \$1,199 to be applied.
- Other credit stipulations may be requested.