

# Automotive Finance Program

	TIER 1	TIER 2	TIER 3
Interest Rate	11.9% - 25.9%	26.9% - 28.9%	29.9%
Maximum LTV <sup>1</sup>	140%	140%	110%
Aftermarket Products	30% of Selling Price	20% of Selling Price	20% of Selling Price
Dealer Reserve	\$799	\$599	\$199 - \$399
Maximum Loan Amount <sup>2</sup>	Up to \$50,000	Up to \$30,000	Up to \$20,000
Income Verification <sup>3</sup>	No	Yes	Yes
GPS <sup>4</sup>	No	Yes	Yes
Maximum CARFAX®	\$7,500	\$7,500	\$5,000
Lender Fee	\$799	\$799	\$599 - \$799

## Maximum Loan Terms Based on Model Year and Mileage

MODEL YEAR	0-75,000 KM	75,001-150,000 KM	150,001-200,000 KM	200,001-250,000 KM
2025 - 2022	84 months	84 months	84 months	84 months
2021 - 2019	84 months	84 months	84 months	78 months
2018 - 2016	78 months	78 months	72 months	72 months
2015 - 2014	72 months	72 months	66 months	66 months
2013 - 2007	66 months	66 months	60 months	60 months
2006 and Older	48 months	48 months	48 months	48 months

### Terms & Conditions:

<sup>1</sup> Based on Black Book value.

<sup>2</sup> Please refer to deal specific approval conditions on Dealertrack.

<sup>3</sup> Applicable for qualified applicants. LendCare reserves the right to require proof of income on any approval if necessary.

<sup>4</sup> GPS fee of \$599 is required on units with a Selling Price over \$15,000; installation not included.

For Dealer use only. Program subject to modification without notice. LendCare Capital Inc. is a wholly owned subsidiary of goeasy Ltd. (TSX:GSY)

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## VEHICLE ELIGIBILITY

- ✓ No vehicle age restrictions.
- ✓ Vehicles up to 250,000 KMs.
- ✓ CARFAX® must be valid within 60 days.
- ✓ CARFAX® with a total amount near vehicle selling price may be declined.
- ✓ Branded title, former taxi, limo or police vehicles are ineligible.
- ✓ Vehicles used for commercial purposes are ineligible.

## PROGRAM DETAILS

- Minimum monthly gross income of \$1,800.
- Minimum loan amount is \$10,000
- Payment to income 18% for 11.9% - 16.9%.
- Payment to income 16% for 17.9%+
- Maximum dealer admin fee is \$1,099.
- Lender fee is up to \$799 per deal.
- All applicants must be Canadian permanent residents. LendCare may require proof of residency.
- Maximum aftermarket add-on allowance of \$5,000 on qualified Tier 1 approvals and \$3,000 on qualified Tier 2 & 3 approvals, including admin fee.
- Maximum warranty mark up: \$1,500.
  - (minimum 2-year coverage, seals and gaskets must be included).
- Confirmation of insurance required on all vehicles (Tiers 2 - 3).
  - (Must be full coverage with LendCare listed as lien holder).
- Each borrower is eligible for a maximum of one auto loan - current loan must be traded/paid out.
- Applicants must have a valid driver's license. Applicants with learner's permits are ineligible for financing without a spousal co-applicant who possesses a valid driver's license.

## Contact Information



**LendCare Partner Support**  
1.833.291.4045  
[partnersupport@lendcare.ca](mailto:partnersupport@lendcare.ca)  
[gps@lendcare.ca](mailto:gps@lendcare.ca)



**Income Verification & Funding Documents**  
[customerservice@lendcare.ca](mailto:customerservice@lendcare.ca)

## Hours of Operation

**Monday - Friday**  
9:00AM - 9:00PM EST

**Saturday**  
9:00AM - 5:00PM EST