

AUTOMOTIVE

1. Tier Structure: LTV, Max Term & Down Payment (Tiers A–E)

Tier	Max LTV	Max Term	Min Down Payment
A	140%	84 months	\$0
B	135%	78 months	\$0
C	125%	72 months	\$1,000
D	125%	66 months	\$1,500
E	125%	60 months	\$2,000

2. Credit Score & Interest Rate Mapping (Tiers I–V)

Tier	Credit Score Range	Interest Rate
Tier I	850 – 780	19.9%
Tier II	779 – 709	19.9%
Tier III	708 – 638	19.9% – 20.5 %
Tier IV	637 – 567	20.6% – 24.25%
Tier V	< 566	24.26% – 34.9%



Vehicle Requirements

Base Requirements

- ✓ No year restrictions – vehicle must have a Fair Market Value (FMV) over \$10,000.

Carfax & Damage Restrictions

- ⚠ Carfax claims/estimates must not exceed \$5,000 or 25% of the vehicle's FMV, whichever is lower
- ⚠ Structural damage of any amount will not be accepted
- ⚠ Theft recovery of any amount will not be accepted

Ineligible Vehicles

- ✗ Rebuilds
- ✗ Salvaged or written-off units
- ✗ Former taxis
- ✗ Former police vehicles

Mileage Limits

- 🚗 **Gas Vehicles:** Maximum 200,000 km
- 🚚 **Diesel Vehicles:** Maximum 300,000 km



POWERSPORTS

1. Tier Structure: LTV, Max Term & Down Payment (Tiers A–C)

Tier	Term (months)	Max Payment	Lender Fee	LTV
A	84	\$800.0	\$798	130.0%
B	72	\$800.0	\$798	120.0%
C	60	\$700.0	\$798	115.0%

Minimum vehicle value for all Powersports tiers: \$10,000

Eligible vehicles include: motorcycles, ATVs, UTVs, snowmobiles, RVs, jet skis, etc.

2. Credit Score & Interest Rate Mapping (Tiers I–V)

Tier	Credit Score Range	Interest Rate Range
Tier I	850 – 625	19.9% – 20.5%
Tier II	624 – 575	20.6% – 24.25%
Tier III	< 574	24.26% – 34.9%



Eligible Leisure Units for Financing

Powersports Vehicles

-  Motorcycles – cruisers, touring, sport, and naked bikes
-  ATVs (All-Terrain Vehicles) – 4-wheel off-road recreational units
-  UTVs / Side-by-Sides – utility terrain vehicles for off-road use
-  Dirt Bikes – off-road motorcycles
-  Snowmobiles – track-driven winter sport vehicles
-  Scooters & Mopeds – small-displacement urban mobility vehicles
-  Three-Wheelers – e.g., Can-Am Spyder, Polaris Slingshot

Specialty Leisure Vehicles

-  Golf Carts – electric or gas-powered for private or golf community use
-  Dune Buggies – recreational sand/off-road vehicles
-  Off-Road Go-Karts / Buggies – high-performance trail units
-  Horse Trailers with Living Quarters – if customer qualifies and trailer has resale value
-  Expedition Trailers / Overland Campers – enclosed towables with off-road capability
-  Mini Trucks (Kei Trucks) – small imported utility vehicles used recreationally

Marine Watercraft

-  Jet Skis / Personal Watercraft (PWC)
-  Fishing Boats – small to mid-sized for personal use
-  Bowriders – family runabouts, often used on lakes/ivers
-  Pontoon Boats – leisure-focused flat-deck vessels
-  Wake Boats / Ski Boats – designed for water sports
-  Small Cabin Cruisers – eligible under recreational use and size/price limits

Recreational Vehicles (RVs)

-  Motorhomes (Class A, B, C) – self-propelled recreational vehicles
-  Travel trailers – towable living spaces for recreation
-  Toy haulers – RVs with cargo space for recreational vehicles
-  Camper vans – converted vans for camping and travel
-  Pop-up campers – collapsible trailer campers
-  Truck campers – portable campers that mount in truck beds
-  Fifth-wheel trailers – large towable RVs that connect to a truck bed hitch