

★

NEW! Reserves up to \$800 & Reduced Funding STIPS

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Total Finance Amount	>\$40,000	\$25,001 – \$40,000	\$15,001 – \$25,000	\$10,000 – \$15,000	<\$10,000*
Dealer Reserve	\$800	\$750	\$500	\$250	–

*Min. TAF is \$5,000

QLI National Program	Extra Clean		Clean		Average		Rough	
Model Year	Term	Mileage	Term	Mileage	Term	Mileage	Term	Mileage
2025/2026*	84	0-35,000	84	35,001 – 60,000	84	60,001 – 90,000	78	90,001 – 120,000
2024	84	0-65,000	84	65,001 – 95,000	84	95,001 – 130,000	72	130,001 – 190,000
2023	84	0-65,000	84	65,001 – 95,000	78	95,001 – 130,000	72	130,001 – 190,000
2022	84	0-75,000	84	75,001 – 110,000	72	110,001 – 150,000	72	150,001 – 190,000
2021	84	0-90,000	78	90,001 – 130,000	72	130,001 – 170,000	66	170,001 – 190,000
2020	84	0-90,000	78	90,001 – 130,000	72	130,001 – 170,000	60	170,001 – 190,000
2019	78	0-90,000	78	90,001 – 130,000	72	130,001 – 170,000	54	170,001 – 190,000
2018	78	0-105,000	72	105,001 – 140,000	60	140,001 – 165,000	54	165,001 – 190,000
2017	–	–	60	0-145,000	54	145,001 – 165,000	42	165,001 – 190,000
2016	–	–	48	0-145,000	42	145,001 – 165,000	42	165,001 – 190,000
2015	–	–	42	0-145,000	42	145,001 – 165,000	42	165,001 – 190,000

*New 2025, 2026 <20,000km 125% MSRP with Max Term 84 months

QLI Vintage Program	Extra Clean		Clean		Average		Rough	
Model Year	Term	Mileage	Term	Mileage	Term	Mileage	Term	Mileage
2020 – 2024	–	–	–	–	–	–	54	190,001 – 270,000
2015 – 2019	–	–	–	–	–	–	42	190,001 – 270,000
2010 – 2014	–	–	42	0 – 125,000	36	125,001 – 190,000	30	190,001 – 250,000
2006 – 2009	–	–	30	0 – 125,000	30	125,001 – 190,000	24	190,001 – 250,000

Term Stretches May Apply Based on Strength of Applicant!

QLI Program Details	Frontend Advance	Backend Advance	Total Advance	Reserve Chargeback	Max Finance Amount	Lender Fee	GPS Fee*
Deal Terms	140%	40%	180%	120 Days	None	\$600	\$300

*GPS may be required based on applicant strength or geographic location.

Dealership Support

income@quantifi.ca
866 – 875 – 5842

We’re always looking for ways to
improve your experience.

Program Highlights



QLI Fast Income

QLI Fast Income is **simple and secure** for customers to digitally provide accurate real-time bank transactions in seconds.

QLI accepts **all types of income** including Payroll, E-transfer, EI, Government Support, CCB, etc.



QLI Fast Funding

QLI Fast Funding for Near Prime applicants including **fewer funding requirements**.

On approvals between 9.99%–15.99% **receive priority funding** & remove Insurance, Registration, and Reference requirements!



Refinances

QLI offers refinancing on all qualifying applications (existing QLI clients excluded).

Highlights:

- Simple to qualify and structure.
- Aftermarket up to \$2,500.
- Reserves payable on all refinances.



Rate Reduction Program

QLI offers customers a rate reduction program to help customers pay off their loan faster.

Customers can request a rate reduction after 12 months. Traditional underwriting conditions apply so customers can receive market rate.

Worksheet Highlights

Admin Fee

Maximum \$1,500 counted towards back end advance.

No Minimum Down Payment

No minimum down payment required

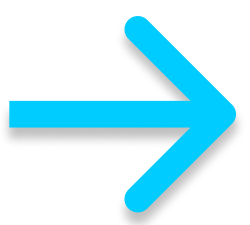
Vehicle Claims

No Max on Claims. Wholesale reduced by 25% of total claims.

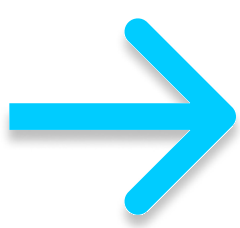
Blackbook Valuations

Province & KM adjustments with daily rates, to give best & most accurate values.

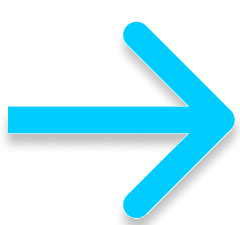
Who We Buy!



QLI buys Near-Prime and Non-Prime applications. Submit all your near and non-prime applications and receive income verified approvals in minutes!



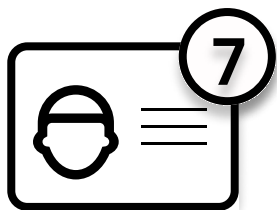
Get more for your near-prime applicants! QLI looks at all income types (ie. Payroll + E-transfers + Gov.) and off-credit items like Rent, Auto Insurance & Utilities to provide the best approvals for your clients!



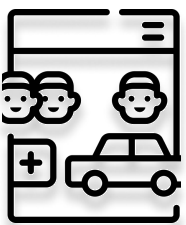
QLI buys all types of specialty applications with **challenging to verify income and credit**:



Self Employed
or Newly
Employed



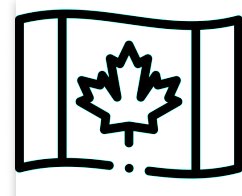
Learners or
International
Drivers License



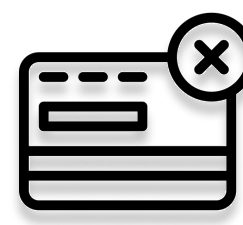
Gig workers
(Uber, Skip etc.)



Students & First
Time Buyers



New to Canada
or New to Credit



Limited or
blemished
credit