QLI Program Guide Effective January 2026

NEW! Reserves up to $800 & Reduced Funding STIPS

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
2026/2027*	84	0-35,000	84	35,001 - 60,000	84	60,001 - 90,000	78	90,001 - 120,000
2025	84	0-65,000	84	65,001 - 95,000	84	95,001 - 130,000	72	130,001 - 190,000
2024	84	0-65,000	84	65,001 - 95,000	78	95,001 - 130,000	72	130,001 - 190,000
2023	84	0-75,000	84	75,001 - 110,000	72	110,001 - 150,000	72	150,001 - 190,000
2022	84	0-90,000	78	90,001 - 130,000	72	130,001 - 170,000	66	170,001 - 190,000
2021	84	0-90,000	78	90,001 - 130,000	72	130,001 - 170,000	60	170,001 - 190,000
2020	78	0-90,000	78	90,001 - 130,000	72	130,001 - 170,000	54	170,001 - 190,000
2019	78	0-105,000	72	105,001 - 140,000	60	140,001 - 165,000	54	165,001 - 190,000
2018	-	-	60	0-145,000	54	145,001 - 165,000	42	165,001 - 190,000
2017	-	-	48	0-145,000	42	145,001 - 165,000	42	165,001 - 190,000
2016	-	-	42	0-145,000	42	145,001 - 165,000	42	165,001 - 190,000

*New 2026, 2027 <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
2021 - 2025	-	-	-	-	-	-	54	190,001 - 270,000
2016 - 2020	-	-	-	-	-	-	42	190,001 - 270,000
2011 - 2015	-	-	42	0 - 125,000	36	125,001 - 190,000	30	190,001 - 250,000
2006 - 2010	-	-	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**	**$350**

*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

Payouts & Lien Search Available:
www.payouts.quantifi.ca

Funding Requirements

As of January 2026

Bill of Sale	Confirmation that all applicant information is accurate and corresponds to the approved worksheet and Conditional Sales Contract.
Cond. Sales Contract	Confirmation that all applicant information is accurate and corresponds to the approved worksheet and Bill of Sale.
CARFAX & Lien Search	CARFAX must be within last 60 days. Lien release/proof of discharge of the sold unit. Ideally confirm via lien search on CARFAX.
CARFAX Damages	**No maximum CARFAX limit.** For total claims above $5,000, the wholesale value is reduced by 25% of the total claims amount. **The sum of all claims and estimates, including vandalism, hail, and glass records, must be reported on the worksheet.**
Drivers License	Valid Drivers License Required. Learners/Class 7 Drivers Licenses and International Drivers Licenses (with valid Government ID) are accepted.
Mechanical Fitness Assessment	Verified condition report of sold vehicle. Vehicle Checklist must be provided with Inspection Invoice/work order of completed deficiencies.
GAP	IF APPLICABLE. Max $3,500 GAP. GAP term must match loan term.
Identity Verification	Identity verification completed using CreditApp's secure income link.
Extended Warranty	IF APPLICABLE. **Minimum $3,000 claim coverage, two-year minimum and 40,000 KM** coverage including power train and transmission. Warranty must be cancellable.
GPS Contract & Activation	IF APPLICABLE. GPS will automatically be sent to dealership address when the first funding document is submitted. Verify & Assign GPS via Passtime or InQuest account.
Insurance coverage	**Comprehensive & Collision (max. deductible $1,000 for each) and min. 3 months.** Lien Holder info: Quantifi Inc. PO Box 164 - 16 Midlake Blvd SE Calgary, AB T2X 2X7.
Registration	Full copy showing the new unit (VIN). Active status only.
References	Three references required on qualifying applications.
Work Permit or Visa	Qualifying applications may be subject to a review of work permit or visa terms. Qualifying application worksheet terms will be limited to the lessor of 2x remaining permit or visa term, 60 months or allowable vehicle term. **Minimum 12 months remaining on work/study permit.**