



AUTO REPAIR FINANCING RATES

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

**AUTO FINANCING FROM
INTEREST 0%**



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

***UP TO \$3,000 ON 12 MONTH TERM. 10% RETAILER HOLD-BACK FEE APPLIED.
ADDITIONAL ADMINISTRATIVE FEES APPLIED TO CLIENT, OAC. CONDITIONS APPLY.
24 MONTH TERM AVAILABLE AT 0% RETAILER HOLD-BACK FEE AND 25% INTEREST.**



National | AUTO FINANCE
FINANCING MADE EASY

**FOR ALL YOUR
FINANCING NEEDS.**

**WE FINANCE
AND LEASE:**

- VEHICLES**
- VEHICLE REPAIR**
- MOTORCYCLES**
- ATVS**
- RVS**

**1-866-920-8450
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.

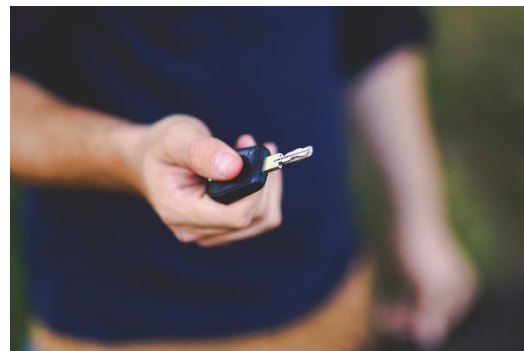
2020 DEALER FUNDING GUIDE

RATES

TIER	RATE	MINIMUM DOWN	LTV ADVANCE	MAX ADVANCE	GPS
1	25.99	\$1000	130%	\$15,000	✓
2	22.99	\$1000	130%	\$20,000	✓
3	19.99	\$1000	140%	\$20,000	✓
4	15.99	\$1000	140%	\$25,000	

TERM CHART

BOOKING CHART				
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	48	99,000 - 140,000
2014	48	0 - 99,000	42	99,000 - 140,000
2013	42	0 - 99,000	42	99,000 - 140,000
2012	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.

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.
- 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.

WHAT'S IN IT FOR YOUR CLIENT?

- ✓ Extensive warranty programs.
- ✓ 1%-4.99% lower interest rates than our competitors.
- ✓ 1 year of complimentary roadside assistance.
- ✓ Auto service financing programs available.
- ✓ Recreational vehicle and motorcycle financing programs available.

- Down payment must be received before delivery.
- Payment assurance device required (Tier 1 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.

