



# Go Plan™

## Rate Sheet and Vehicle Booking Guide

### Vehicle Booking Guide

Year	Term	Extra Clean		Term	Clean		Term	Average		Term	Rough	
2024	72	-	30,000	72	30,000	60,000	72	60,000	85,000	66	85,000	180,000
2023	72	-	55,000	72	55,000	85,000	72	85,000	125,000	66	125,000	180,000
2022	72	-	65,000	72	65,000	100,000	72	100,000	145,000	66	145,000	180,000
2021	66	-	75,000	66	75,000	100,000	66	100,000	145,000	60	145,000	180,000
2020	66	-	85,000	66	85,000	125,000	66	125,000	165,000	60	165,000	180,000
2019	60	-	85,000	60	85,000	125,000	60	125,000	165,000	60	165,000	180,000
2018	60	-	100,000	60	100,000	130,000	60	130,000	165,000	60	165,000	180,000
2017	-	-	-	60	-	145,000	60	145,000	165,000	60	165,000	180,000
2016	-	-	-	48	-	145,000	48	145,000	165,000	48	165,000	180,000
2015	-	-	-	36	-	145,000	36	145,000	165,000	36	165,000	180,000
2014	-	-	-	24	-	145,000	24	145,000	165,000	24	165,000	180,000

Note: All amounts paid to dealers are inclusive of applicable taxes.

Go Plan is now available on DealerTrack and CDP!



Rate\*



Maximum PTI



DSR

### PROGRAM UPDATES FOR 2024:

- No Down Payment Required
- License Fee up to \$300
- Now Advancing on Dealer Doc Fee Max \$699
- Bi-Weekly Payments Available
- Payment Range \$250 - \$650/month

\*31.9% in BC and QC no contract fee



# Here to help you thrive.

## Go Plan™ Additional Details

### Get to yes faster with our instant income tool!

A simple, easy and instant online platform to get income verified without additional documentation. Get started today!

[santanderconsumer.ca/easyincome](https://santanderconsumer.ca/easyincome)

### Customer Requirements

#### Employment

Minimum one (1) month of employment. Verification consists of two (2) most recent paystubs and record of employment letter with employer contact information. Other forms of verification might be acceptable - please contact us for more information.

### Vehicle Requirements

#### Eligible Vehicles

- Current through 10 years.
- Less than 180,000 km.

#### Ineligible Vehicles

- Vehicles intended and registered for any type of courier, delivery, taxi, ridesharing or commercial use are not eligible for funding.
- Former police, courier, delivery, ridesharing, written off, rebuilt, salvage, altered and repaired or likewise vehicles are not eligible.
- If the BBV is less than \$20,000 and the vehicle has cumulative declarations over \$7,500, then the vehicle is ineligible for funding, also cumulative declarations cannot exceed 100% of the BBV.
- If the BBV is greater than \$20,000, then the vehicle can have cumulative declarations of up to 35% of BBV.

### Required Equipment

All vehicles must have a Santander Consumer supplied starter interrupt unit installed.

These can be ordered through our Dealer Support team at

[SID\\_Reorder@santanderconsumer.ca](mailto:SID_Reorder@santanderconsumer.ca)

### Additional Funding Variables

#### Advances

- Standard advance is 82%

#### Deductions

Additional Holdback Applied	Total Advance	Credit Criteria
10%	72%	Non-Garnishable Income Self-employed/Subcontracted Previous Repossession with Santander
32%	50%	Resides outside of Santander Consumer service area
42%	40%	Two or more Repossessions Defaulted Debt Program Self-Employed less than 6 months Three or more bankruptcies

### Warranty and Insurance Policy

- Santander Consumer will fund all reviewed and approved warranties provided by a nationally insured warranty provider.
- Warranty must have seals & gaskets and be a minimum of 12-months of coverage from date of sale up to a maximum of \$1500.00.
- GAP insurance is eligible up to \$1000 with a minimum 2 years coverage required.
- Walkaway coverage accepted up to \$899.00.
- Santander Consumer does not allow life and disability insurance on Go Plan contracts.
- Combination of all aftermarket products not to exceed 20% of the vehicles selling price.

### Contract Expiry

Contracts submitted for funding with unresolved stipulations or missing documents will expire either 21 days after the effective date of the loan or 7 days prior to the first payment date, whichever comes first. After these dates a new conditional sales contract will have to be signed and submitted.

## Get started today

P 1.888.486.4356 F 1.888.486.7456

For more information contact your Santander Consumer Regional Manager or the Santander Consumer National Credit & Funding Center.

#### Credit Center

EXT. 5024  
E [credit@santanderconsumer.ca](mailto:credit@santanderconsumer.ca)

#### Funding Center

EXT. 5023 F 1.855.227.3660  
E [funding@santanderconsumer.ca](mailto:funding@santanderconsumer.ca)

#### Income Center

EXT. 5026 F 1.855.227.3655  
E [poi@santanderconsumer.ca](mailto:poi@santanderconsumer.ca)

#### Dealer Support

EXT. 3514  
E [ds@santanderconsumer.ca](mailto:ds@santanderconsumer.ca)

