



National Prime SPECIAL

Rate Sheet and Vehicle Booking Guide

Super Prime PROMO - 750 Beacon* & LTV under 120% qualifies for a BONUS \$500 reserve!

Example \$45,000 ATF: Quality Bonus "A" (\$1,000) + Super Prime Promo (\$1,100) + 2.40% Rate Reserve (\$1,080) = **\$3,180 combined reserve!**

QUALITY BONUS

Quality Bonus	\$7,500-\$19,999	\$20,000-\$29,999	\$30,000-\$39,999	\$40,000-\$49,999	\$50,000+
A	\$500	\$600	\$800	\$1000	\$0
B	\$300	\$400	\$500	\$800	\$0
C	\$200	\$225	\$250	\$350	\$0

PROMO AND BONUS RESERVES

Bonus Type	\$7,500-\$19,999	\$20,000-\$29,999	\$30,000-\$39,999	\$40,000-\$49,999	\$50,000+
Super Prime Promo	\$700	\$850	\$900	\$1,100	\$1,300
LTV Under 120%	\$200	\$350	\$400	\$600	\$800

NEW - SUPER PRIME PROMO - Customers with Beacon scores 750+ and 120% LTV or less.

LTV BONUS - ALL deals under 120% LTV at funding will receive the corresponding "LTV Bonus".

The above "Promo and Bonus Reserves" table cannot be combined, the greater of the two will be applied based on qualifications.

Automotive Special - Fixed Rate Loans – Available on 2018 and newer models

Rate			Reserve Percentage									
Term	Term	Term	\$7,500-\$19,999	\$20,000-\$24,999	\$25,000-\$29,999	\$30,000-\$34,999	\$35,000-\$39,999	\$40,000-\$49,999	\$50,000+			
0-78 Months	79-84 Months	85-96 Months	7.49%	8.99%	10.59%	0.00%	0.00%	0.00%	0.40%	0.45%	0.45%	0.35%
			9.49%	10.49%	11.99%	0.00%	0.85%	0.90%	2.10%	2.20%	2.40%	1.50%

Vehicle Term Allowances

Vehicle Year	Term	New Unit Qualification up to 10,000km's
NEW 2023/24/25	96	
2022 - 2025	96	
2020-2021	84	
2019	72	
2018	60	

Structure Allowances

Unit Condition	After-market
New	40%
Used	40%

*Beacon Score is based on Santander's bureau pulled at time of credit decision, discrepancies may occur between dealers bureau.

1 These special programs compliment our regular prime rate sheet and all standard terms and conditions apply.

September 03, 2024 | SantanderConsumer.ca



Here to help you Thrive.

Prime Tier 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

Vehicle Requirements

- 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. Vehicles intended for work or commercial usage are not eligible.

Contract Expiry

Contracts submitted for funding with unresolved stipulations or missing documents will expire either 21 days from the effective date of the loan or 7 days prior to the first payment date whichever comes first. After these dates new automotive sales finance agreements will have to be re-signed and submitted.

Reserve and Bonus Rebates

Santander Consumer reserves the right to charge back full dealer reserve, including quality bonus, on any loan paid out within 180 days of the date of the contract.

Warranty and Insurance Policy

- Life & Disability, Mechanical Breakdown Warranty, GAP Insurance/Walkaway, Tire and Rim, Protection Packages and combined must not exceed 40% of vehicle purchase price.
- Santander Consumer will fund all reviewed and approved warranties provided by a nationally insured warranty provider.
- There is no individual markup limit on aftermarket products as long as they meet the minimum requirements specified for term, inclusions and coverage.

New vehicle requirements

- MY 23/24/25, previously un-registered and under 10,000 KM
- Proof of MSRP for specific vehicle must be provided
- Advance for new based on 125% of MSRP before tax



Get Started Today!

PHONE 1.888.486.4356

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

Credit Center

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Income Center

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