

The Financeit Combo Program.

Experience the benefits of both deferrals and interest rate buydowns, all rolled into our new Combo program.



Good news: we've combined two of our most popular programs, deferrals and interest rate buy-downs into one joint offering. Our **Combo Program** allows you to offer customers a **no-interest, no-payment period followed by a lower APR for the rest of the loan**, giving your customers more peace of mind when it comes to paying down the principal of the loan after the deferral period.

How the Financeit Combo Program Works

Previously, dealers only had the option to choose between the unique benefits of either a deferral or an interest rate buydown:

Deferral Programs

Deferrals are a great option for customers who are looking to use the product now but pay for it later.

Interest Rate Buydown Programs

Buydowns allow the customer to benefit from a lower APR, which may reduce their monthly payments.

Our Combo financing program means customers don't have to choose certain benefits over others. Instead, **you and your customers can experience the best of both worlds**, with a payment holiday followed by a reduced interest rate for a set period of time.

Take advantage today!

Reap the benefits of our Combo program by offering your customers a 3-month deferral followed by a 9.99% APR for 36 months at a cost of just 5.99% until December 31, 2025.

Financing Program	Customer APR	Term	Dealer List Cost	Dealer Promotional Cost	Dealer Savings	Purchase Amount	Customer Monthly Payment*
3 Month Deferral & 9.99% Buy-down	9.99%	36 Months	12.99%	5.99% (until December 31)	7%	\$10K	\$98

*Interest rates as of 07/01/2025. Based on a \$10K loan and 240-month amortization. Customer monthly payments are rounded up.

Benefits of our new Financeit Combo Program:

Benefits to you:

- ✓ Able to offer two of the most popular financing programs in one joint offer.
- ✓ Lower APR for customers means less time on rate objections, allowing the sale to be closed quicker.
- ✓ Ability to offer customers a payment holiday followed by an APR under 10%.
- ✓ Gives you competitive differentiation in the market with a brand new program.

Benefits to your customer:

- ✓ More affordable financing options.
- ✓ By reducing the interest rate, the customer's monthly payment may be lower, making the loan more affordable and easing cash flow.
- ✓ Less concern with paying down the principal post deferral due to the lower interest rate for the remainder of the loan.

Use the Combo Program to help lower your customers payments!

See below how you can lower your customers monthly payment compared to the 3 month deferral while still enjoying the benefits of both the deferral and Buy-down in one offering:

Financing Program	Customer APR	Term	Dealer Cost	Purchase Amount	Customer Monthly Payment*
3 Month Deferral	13.99%	60 Months	1.99%	\$10K	\$118
9.99% 36M Buy-down	9.99%	36 Months	2.99%	\$10K	\$98
3 Month Deferral & 9.99% Buy-down	9.99%	36 Months	5.99% Until Dec 31	\$10K	\$98

Have questions? Reach out to your account manager for more information.

*Terms and conditions apply. Following the initial loan term of 36 months, the loan will then roll into a 13.99% APR for the customer. All loans on approved credit by Financeit Canada Inc. Interest rates, fees, and program terms are subject to change without notice. Only merchants who receive an email directly from Financeit about this promotional program are eligible to participate.