

Lower interest, lower payments.



What is a buy-down?

Enjoy lower monthly payments for several months with a buy-down period.

How does it work?

- Your loan starts with a discounted interest rate for a set period of time.
- Enjoy lower monthly payments during the low-interest period.
- After the low-interest period, your loan will revert to the standard rate* for the remainder of the term.

What is the benefit to you?

- Keep payments manageable and within your project budget.
- Enjoy a lower interest rate for several months.
- Avoid large upfront costs and take advantage of lower monthly payments.
- Open loan – so you can pay off your balance at any time with no pre-payment penalties or fees.

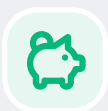
Example: If you're renovating your home and want to keep your monthly payments low, a buy-down can help you reduce your interest rate for a limited time so you can finance the project affordably.

Why Financeit?



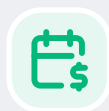
Easy account management

Make extra payments, check your balance, and adjust payments online anytime without penalty.



More purchasing power

Get up to \$100,000** almost instantly to use however you wish.



Flexible payment options

Choose from monthly or biweekly plans spread out from 1 to 20 years to fit your budget.



Get more for less

Financing can help you save on interest costs, with competitive rates that are lower than most no-fee credit cards***.

*Standard interest rate is 13.99% as of May 8, 2025. Interest rates, fees and program terms are subject to change without notice. **Subject to approval from Financeit's standard underwriting review and credit terms with the Dealer. Financeit does not guarantee or claim that this offer will improve your financial situation in any way. On approved credit by Financeit Canada Inc. ***Assumption: Credit card calculations are based on a no-fee credit card at 19.99% APR over 1 year based on a \$20,000 balance. Standard credit cards typically run from 19.99% and 25.99%, Source: [RBC](#). Terms and conditions apply. ® Financeit is a registered trademark of CommunityLend Holdings Inc. All rights reserved.