Financeit.®

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Enjoy flexibility now and savings later!

What is the combo program?

The combo program combines the benefits of a payment deferral program and an interest-rate buy-down program, offering financial relief upfront and savings over time.

How does it work?

- Your first payment is deferred for a limited period (e.g., for a 3-month combo loan, your payments will be postponed for three months until the buy-down period begins).
- After the deferral ends, you can enjoy low monthly payments throughout the subsequent interest rate buy-down period.
- Following the interest rate buy-down period, your loan will revert to the standard rate* for the remainder of the term.

What is the benefit to you?

- No immediate payments, giving you time to adjust financially.
- Low monthly payments when repayment begins.
- Open loan – so you can pay off your balance at any time with no pre-payment penalties or fees.

Example: An unexpected HVAC replacement can put a strain on finances for a couple of months. A Combo program can delay the start of payments – and offers a reduced rate for a limited time, which can help make future payments more affordable.

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.