Financeit.®

For dealer reference use only.

Delay payments, start your project.

Need more time before making payments? Our deferral programs can give you financial flexibility so you can get what you need today.

What is a deferral?

Our flexible deferral program allows you to delay your first loan payment for a limited period, giving you more time to manage your finances.

How does it work?

- Make your purchase today with no immediate payments.
- Your first payment is deferred for the duration of your promotional period (e.g., for a 6-month deferral, your payments will be postponed for six months).
- After the deferral period, scheduled payments start at the standard interest rate*.

What is the benefit to you?

- Budget-friendly option.
- Make your purchase now without upfront financial strain.
- Enjoy your upgrades and extra time to manage your cash flow before payments begin.
- Open loan – so you can pay off your balance at any time with no pre-payment penalties or fees.

Example: If your furnace breaks and you don't have the cash on hand to pay for it right away, you can use a deferral to fix it now and pay once funds are more readily available.

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.