



## 2025 Q3/Q4 Payment Calculator - All Canada Except Quebec

| Amount   | 0% APR for 6 Months<br>(No Interest, Principal Payments) | 6 Months Deferral<br>(No payments, No Interest) | Combo :<br>3 Month Deferral +<br>9.99% Rate Buy Down for 24 Months | 9.99% Interest Rate Buy Down for 36 Months |
|----------|----------------------------------------------------------|-------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------|
|          | Promo Period Payments                                    | After Promo Period Payments                     | Promo Period Payments                                              | Promo Period Payments                      |
| APR      | 0.00%                                                    | 13.99%                                          | 9.99%                                                              | 9.99%                                      |
| \$2,500  | \$14.10                                                  | \$33.77                                         | \$27.25                                                            | \$27.25                                    |
| \$3,000  | \$16.92                                                  | \$40.53                                         | \$32.70                                                            | \$32.70                                    |
| \$3,500  | \$19.73                                                  | \$47.28                                         | \$38.15                                                            | \$38.15                                    |
| \$4,000  | \$22.55                                                  | \$54.04                                         | \$43.60                                                            | \$43.60                                    |
| \$4,500  | \$25.37                                                  | \$60.79                                         | \$49.05                                                            | \$49.05                                    |
| \$5,000  | \$28.19                                                  | \$67.55                                         | \$54.50                                                            | \$54.50                                    |
| \$5,500  | \$31.01                                                  | \$74.30                                         | \$59.95                                                            | \$59.95                                    |
| \$6,000  | \$33.83                                                  | \$81.05                                         | \$65.40                                                            | \$65.40                                    |
| \$6,500  | \$36.65                                                  | \$87.81                                         | \$70.85                                                            | \$70.85                                    |
| \$7,000  | \$39.47                                                  | \$94.56                                         | \$76.30                                                            | \$76.30                                    |
| \$7,500  | \$42.29                                                  | \$101.32                                        | \$81.75                                                            | \$81.75                                    |
| \$8,000  | \$45.11                                                  | \$108.07                                        | \$87.20                                                            | \$87.20                                    |
| \$8,500  | \$47.93                                                  | \$114.83                                        | \$92.65                                                            | \$92.65                                    |
| \$9,000  | \$50.75                                                  | \$121.58                                        | \$98.10                                                            | \$98.10                                    |
| \$9,500  | \$53.56                                                  | \$128.34                                        | \$103.55                                                           | \$103.55                                   |
| \$10,001 | \$42.29                                                  | \$126.14                                        | \$97.88                                                            | \$97.88                                    |
| \$10,500 | \$44.37                                                  | \$132.35                                        | \$102.69                                                           | \$102.69                                   |
| \$11,000 | \$46.45                                                  | \$138.56                                        | \$107.52                                                           | \$107.52                                   |
| \$11,500 | \$48.54                                                  | \$144.77                                        | \$112.34                                                           | \$112.34                                   |
| \$12,000 | \$50.62                                                  | \$150.99                                        | \$117.16                                                           | \$117.16                                   |
| \$12,500 | \$52.70                                                  | \$157.20                                        | \$121.98                                                           | \$121.98                                   |
| \$13,000 | \$54.79                                                  | \$163.42                                        | \$126.80                                                           | \$126.80                                   |
| \$13,500 | \$56.87                                                  | \$169.63                                        | \$131.63                                                           | \$131.63                                   |
| \$14,000 | \$58.95                                                  | \$175.84                                        | \$136.45                                                           | \$136.45                                   |
| \$14,500 | \$61.04                                                  | \$182.06                                        | \$141.27                                                           | \$141.27                                   |
| \$15,000 | \$63.12                                                  | \$188.27                                        | \$146.09                                                           | \$146.09                                   |
| \$15,500 | \$65.20                                                  | \$194.48                                        | \$150.91                                                           | \$150.91                                   |
| \$16,000 | \$67.29                                                  | \$200.70                                        | \$155.73                                                           | \$155.73                                   |
| \$16,500 | \$69.37                                                  | \$206.91                                        | \$160.56                                                           | \$160.56                                   |

| Amount   | 0% APR for 6 Months<br>(No Interest, Principal Payments) | 6 Months Deferral<br>(No payments, No Interest) | Combo :<br>3 Month Deferral +<br>9.99% Rate Buy Down for 24 Months | 9.99% Interest Rate Buy Down for 36 Months |
|----------|----------------------------------------------------------|-------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------|
|          | Promo Period Payments                                    | After Promo Period Payments                     | Promo Period Payments                                              | Promo Period Payments                      |
| APR      | 0.00%                                                    | 13.99%                                          | 9.99%                                                              | 9.99%                                      |
| \$17,000 | \$71.45                                                  | \$213.13                                        | \$165.38                                                           | \$165.38                                   |
| \$17,500 | \$73.54                                                  | \$219.34                                        | \$170.20                                                           | \$170.20                                   |
| \$18,000 | \$75.62                                                  | \$225.55                                        | \$175.02                                                           | \$175.02                                   |
| \$18,500 | \$77.70                                                  | \$231.77                                        | \$179.84                                                           | \$179.84                                   |
| \$19,000 | \$79.79                                                  | \$237.98                                        | \$184.67                                                           | \$184.67                                   |
| \$19,500 | \$81.87                                                  | \$244.20                                        | \$189.49                                                           | \$189.49                                   |
| \$20,000 | \$83.95                                                  | \$250.41                                        | \$194.31                                                           | \$194.31                                   |
| \$20,500 | \$86.04                                                  | \$256.62                                        | \$199.13                                                           | \$199.13                                   |
| \$21,000 | \$88.12                                                  | \$262.84                                        | \$203.95                                                           | \$203.95                                   |
| \$21,500 | \$90.20                                                  | \$269.05                                        | \$208.77                                                           | \$208.77                                   |
| \$22,000 | \$92.29                                                  | \$275.27                                        | \$213.60                                                           | \$213.60                                   |
| \$22,500 | \$94.37                                                  | \$281.48                                        | \$218.42                                                           | \$218.42                                   |
| \$23,000 | \$96.45                                                  | \$287.69                                        | \$223.24                                                           | \$223.24                                   |
| \$23,500 | \$98.54                                                  | \$293.91                                        | \$228.06                                                           | \$228.06                                   |
| \$24,000 | \$100.62                                                 | \$300.12                                        | \$232.88                                                           | \$232.88                                   |
| \$24,500 | \$102.70                                                 | \$306.34                                        | \$237.70                                                           | \$237.70                                   |
| \$25,000 | \$104.79                                                 | \$312.55                                        | \$242.53                                                           | \$242.53                                   |
| \$25,500 | \$106.87                                                 | \$318.76                                        | \$247.35                                                           | \$247.35                                   |
| \$26,000 | \$108.95                                                 | \$324.98                                        | \$252.17                                                           | \$252.17                                   |
| \$26,500 | \$111.04                                                 | \$331.19                                        | \$256.99                                                           | \$256.99                                   |
| \$27,000 | \$113.12                                                 | \$337.41                                        | \$261.81                                                           | \$261.81                                   |
| \$27,500 | \$115.20                                                 | \$343.62                                        | \$266.64                                                           | \$266.64                                   |
| \$28,000 | \$117.29                                                 | \$349.83                                        | \$271.46                                                           | \$271.46                                   |
| \$28,500 | \$119.37                                                 | \$356.05                                        | \$276.28                                                           | \$276.28                                   |
| \$29,000 | \$121.45                                                 | \$362.26                                        | \$281.10                                                           | \$281.10                                   |
| \$29,500 | \$123.54                                                 | \$368.48                                        | \$285.92                                                           | \$285.92                                   |
| \$30,000 | \$125.62                                                 | \$374.69                                        | \$290.74                                                           | \$290.74                                   |
| \$30,500 | \$127.70                                                 | \$380.90                                        | \$295.57                                                           | \$295.57                                   |
| \$31,000 | \$129.79                                                 | \$387.12                                        | \$300.39                                                           | \$300.39                                   |

Payment Estimator : Multiply Purchase Amount with Rate Factor

| Rate Factor | 0% APR for 6 Months<br>(No Interest, Principal Payments) | 6 Months Deferral<br>(No payments, No Interest) | Combo :<br>3 Month Deferral +<br>9.99% Rate Buy Down for 24 Months | 9.99% Interest Rate Buy Down for 36 Months |
|-------------|----------------------------------------------------------|-------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------|
| 180M Am.    | 0.005639                                                 | 0.013510                                        | 0.010901                                                           | 0.010901                                   |
| 240M Am.    | 0.004229                                                 | 0.012614                                        | 0.009788                                                           | 0.009788                                   |

Amortisation Period for Under \$10,000 is 180 Month ; Above \$10,000 is 240 Month. \*Includes Admin Fees at 1.5% purchase value, capped at 149\$.

Payments listed are during promotional Period for Rate Buy Down programs, for deferral programs, after promo period. All loans on approved credit from Finaceit Canada Inc.

Interest rates, fees and programs terms are subject to change without notice. Terms and conditions apply. Validity from September 8th to October 31st, 2025

\*This sheet is for estimating purposes only, please refer to Finaceit portal for accurate information about program validity and terms and conditions.