

## EMPOWERING PARTNERSHIPS

Through our Merchant Finance Program, we provide members with access to industry-leading financing solutions and tailored approvals to help you complete the sale. Your membership grants access to special rates starting at 9.9%, increased maximum loan amounts up to \$70,000, flexible terms of up to 96 months, and amortization periods extending to 180 months for Marine and RV financing. Our goal is to help you move more inventory, drive growth for your business, and prioritizing the needs of your customer.

	Available to you		
	PLATINUM	GOLD	SILVER
Rates	9.9% - 22.9%	23.9% - 25.9%	26.9% - 34.9%
Proof of income	Not Required	Required	Required
Banking History	Not Required	Not Required	Required

Lender fees range from \$499 to \$999, depending on the loan amount.

### Fast. Easy. Secure.

- ▶▶ Maximum loan amount of \$70,000
- ▶▶ Dealer reserves up to \$450
- ▶▶ No chargeback on dealer reserves
- ▶▶ Express credit decisions – keep your customer in-store and close the deal quickly
- ▶▶ Dedicated Powersports team will respond quickly to inquiries and work with you to finalize the sale

For more program details:  
[info@gacfinancial.ca](mailto:info@gacfinancial.ca)

### Funding Requirements

- ✓ Signed loan agreement
- ✓ Valid void cheque/PAD form
- ✓ One piece of valid government issued photo ID
- ✓ Bill of sale with VIN # and dealer's applicable tax #'s
- ✓ Proof of Insurance is required for units over \$5,000 cash price
- ✓ On Standard and Select approval types GAC Financial must be listed as a lienholder on all insurance or creditor protection products
- ✓ Dealer aftermarket products not to exceed 30% of cash price or \$4,500
- ✓ Up to 25% of aftermarket products can be non-bolt-on accessories
- ✓ Freight & PDI maximums on new/current units (ATV/Snowmobile/Motorcycle: \$799, UTV/ Side-by-Side/Marine/RV: \$1,199)

Effective Date: July 1 2024