

QLI Program Guide Effective April 2025

★ **NEW! Reserves up to \$800 & Reduced Funding STIPS** ★

Total Finance Amount	>\$40,000	\$25,001 - \$40,000	\$15,001 - \$25,000	\$10,000 - \$15,000	<\$10,000
Dealer Reserve	\$800	\$750	\$500	\$250	-

QLI National Program	Extra Clean		Clean		Average		Rough	
Model Year	Term	Mileage	Term	Mileage	Term	Mileage	Term	Mileage
2025/2026*	84	0-35,000	84	35,001 - 60,000	84	60,001 - 90,000	78	90,001 - 120,000
2024	84	0-65,000	84	65,001 - 95,000	84	95,001 - 130,000	72	130,001 - 190,000
2023	84	0-65,000	84	65,001 - 95,000	78	95,001 - 130,000	72	130,001 - 190,000
2022	84	0-75,000	84	75,001 - 110,000	72	110,001 - 150,000	72	150,001 - 190,000
2021	84	0-90,000	78	90,001 - 130,000	72	130,001 - 170,000	66	170,001 - 190,000
2020	84	0-90,000	78	90,001 - 130,000	72	130,001 - 170,000	54	170,001 - 190,000
2019	78	0-90,000	78	90,001 - 130,000	72	130,001 - 170,000	54	170,001 - 190,000
2018	78	0-105,000	72	105,001 - 140,000	60	140,001 - 165,000	54	165,001 - 190,000
2017	-	-	60	0-145,000	54	145,001 - 165,000	42	165,001 - 190,000
2016	-	-	48	0-145,000	42	145,001 - 165,000	42	165,001 - 190,000
2015	-	-	42	0-145,000	42	145,001 - 165,000	42	165,001 - 190,000

*New 2025, 2026 <20,000km 125% MSRP with Max Term 84 months

QLI Vintage Program	Extra Clean		Clean		Average		Rough	
Model Year	Term	Mileage	Term	Mileage	Term	Mileage	Term	Mileage
2020 - 2024	-	-	-	-	-	-	54	190,001 - 270,000
2015 - 2019	-	-	-	-	-	-	42	190,001 - 270,000
2010 - 2014	-	-	42	0 - 125,000	36	125,001 - 190,000	30	190,001 - 250,000
2006 - 2009	-	-	30	0 - 125,000	30	125,001 - 190,000	24	190,001 - 250,000

Term Stretches May Apply Based on Strength of Applicant!

QLI Program Details	Frontend Advance	Backend Advance	Total Advance	Reserve Chargeback	Max Finance Amount	Lender Fee	GPS Fee*
Deal Terms	140%	40%	180%	120 Days	None	\$600	\$300

*GPS may be required based on applicant strength or geographic location.

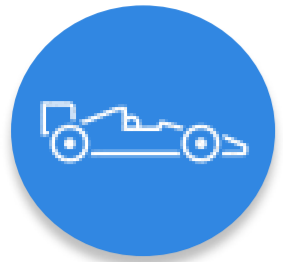
Dealership Support

income@quantifi.ca
866 - 875 - 5842

We're always looking for ways to improve your experience.

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Program Highlights



QLI Fast Income

QLI Fast Income is **simple and secure** for customers to digitally provide accurate real-time bank transactions in seconds.

QLI accepts **all types of income** including Payroll, E-transfer, EI, Government Support, CCB, etc.



QLI Fast Funding

QLI Fast Funding for Near Prime applicants including **fewer funding requirements**.

On approvals between 9.99%-15.99% **receive priority funding** & remove Insurance, Registration, and Reference requirements!



Refinances

QLI offers refinancing on all qualifying applications (existing QLI clients excluded).

Highlights:

- Simple to qualify and structure.
- Aftermarket up to \$2,500.
- Reserves payable on all refinances.



Rate Reduction Program

QLI offers customers a rate reduction program to help customers pay off their loan faster.

Customers can request a rate reduction after 12 months. Traditional underwriting conditions apply so customers can receive market rate.

Worksheet Highlights

Admin Fee

Maximum \$1,500 counted towards back end advance.

No Minimum Down Payment

No minimum down payment required

Vehicle Claims

No Max on Claims. Wholesale reduced by 25% of total claims.

Blackbook Valuations

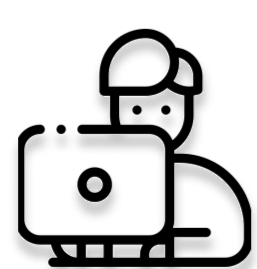
Province & KM adjustments with daily rates, to give best & most accurate values.

Who We Buy!

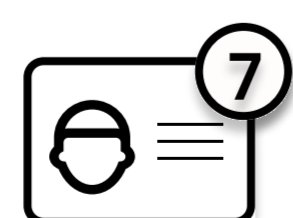
➔ **QLI buys Near-Prime and Non-Prime applications.** Submit all your near and non-prime applications and receive income verified approvals in minutes!

➔ **Get more for your near-prime applicants!** QLI looks at all income types (ie. Payroll + E-transfers + Gov.) and off-credit items like Rent, Auto Insurance & Utilities to provide the best approvals for your clients!

➔ QLI buys all types of specialty applications with **challenging to verify income and credit:**



Self Employed or Newly Employed



Learners or International Drivers License



Gig workers (Uber, Skip etc.)



Students & First Time Buyers



New to Canada or New to Credit



Limited or blemished credit

Payouts & Lien Search Available:

www.payouts.quantifi.ca