



RIFCO FUNDING CHECKLIST

Lender Reference Number _____

Applicant Name _____

Please ensure all documents are clear and legible. Scan and email at highest resolution for improved legibility.

REQUIRED DOCUMENTS:

- Loan Agreement
- Bill of Sale
- Copy of Warranty and Insurances
- Credit Application Form
- Vehicle History Report
- Applicant to complete the ID Verification link
(Proof of Residence will be required if address does not match Driver's License + Void + Income)
- Pre-Authorized Debit Form (PAD) / Void Cheque
- 3 References PER Applicant *(if married or common law 3 shared references accepted)*
- Cellular Phone Number and Email Address PER Applicant
- Credit Stipulations as noted on Approval
- Insurance Confirmation Form *(\$2,500 maximum deductible, please check "Insurance Coverage Document" in the portal for full requirements)*
- Registration, Plate and Ownership
- Rifco Anti-Theft Device (GPS) or Starter Interrupter Device (SID) Installed and Verified in Passtime Portal
- Rifco Anti-Theft Device (GPS) /SID Waiver Form

*Rifco will accept approved electronic signature audit trail documents for e-signature.

*Rifco will complete a confirmation call prior to funding.

*Thin Files are those lacking sufficient credit history, will require verification of references and proof of address.

This checklist is to be used as a guide only. Rifco reserves the right to request additional funding requirements that are not listed, in the event confirmation of loan requirements is not adequate

CONTACT FUNDING TEAM: 1-855-478-2439 FUNDING FAX: 1-888-303-2181 FUNDING EMAIL: funding@rifco.net



FUNDING CHECKLIST FAQ's

DEALER DOCUMENTS

Completed and signed loan agreement by customer(s) and Dealer. Please ensure applicant(s) name on agreement is an EXACT match to name on applicant's Driver's License(s) including middle names if applicable.

- Full Middle name is required on all applicants EXCLUDING ONTARIO where the middle initial only is required.

Bill of Sale signed with all information as per the approval.

NEW vehicles require a Manufacturer's invoice showing MSRP **Required at approval.

Copy of approved warranty and insurances showing "RIFCO" as the lien holder. GAP, insurance and warranty must fit within Tier thresholds. Max GAP not to exceed \$2500

Credit Application (signed by each applicant).

Vehicle History Report - preferably signed by EACH applicant. *Signed VHR is mandatory in ALBERTA stating damages <\$6,000 on the selected unit.

CUSTOMER DOCUMENTS

Valid Canadian Driver's License for all applicants is required.

- On joint applications Learner's license will be considered on an exception basis only.
- Proof of residence (i.e. Utility Bill - gas, power, water, cable, internet, property tax assessment, mortgage statement) only if address does not match Driver's License + Void + Income.

ID Verification Link - Rifco Link or other approved ID Verification Link.

Banking Verification - Rifco Verify or other approved Banking Verification documents.

Void cheque showing Customer Name or Authorization Form (if hand written or *if different account* from paystub or Banking Verification, will require bank stamp).

3 References PER applicant (Name, Phone #, and relationship to borrower). If applicant married or common law, 3 shared references are accepted. References can reside in the same house, but must have a different contact number than applicant. **NO WORK NUMBERS - Canadian numbers only**

Cellular Phone Number and Email Address Per Applicant.

Credit Stipulations as noted on approval.

Insurance and confirmation form (Collision and comprehensive with loss payee to Rifco, must be in the name fo the applicant driving the unit).

Anti-Theft Device (GPS) or Starter Interrupter Device (SID) - verified installation through Passtime Portal.