

Rifco Sunset Program



Tier	STANDARD		DRIVE PLAN
	1-4	5	6-7
Rate as low as (%)	12.95 - 24.95	29.95	29.95
Front End LTV	150%		
All-in LTV	180%		
Max. Amount to Finance	\$35,000		
Minimum Income	\$3,000		
Maximum Term	60 months		
Dealer Reserve	\$100	n/a	
Anti-Theft Device (GPS)	YES	n/a	
Starter Interrupter Device	n/a	YES	
Hold Back	n/a	5% - 10%	

Terms

Year/Mileage*	0-24000	24001-48000	48001-72000	72001-96000	96001-120000	120001-144000	144001-168000	168001-192000	192001-216000	216001-240000	240001-264000	264001-288000
2025-26								48	48	42	42	36
2024								48	48	42	42	36
2023								48	48	42	42	36
2022								48	48	42	42	36
2021								48	48	42	36	36
2020								48	48	36	36	36
2019								48	42	36	36	36
2018								42	36	36	36	36
2017	60	60	54	54	48	48	42	36	36	36	36	36
2016	48	48	48	48	42	42	36	36	36	36	36	36
2015	48	48	42	42	36	36	36	36	36	36	36	36
2014	42	42	36	36	36	36	36	36	36	36	36	36
2013	36	36	36	36	36	36	36	36	36	36	36	36

*Max LTV is calculated as the total amount to finance as percent of Canadian Black Book Value.

Program Guidelines

Effective September 2025

- Sunset program is available in all provinces.
- Dealer Reserve is \$100 for Tiers 1-5.
- Carfax report must have a service record in the last 6 months. If no service record present, the Dealership's most recent shop bill will be accepted.

CUSTOMER AND VEHICLE

- Valid Canadian Driver's Licence for the driver, Valid Canadian Learner's for the co-applicant will be considered on exception. Both with current address. A second household unit requires both applicants to have a valid Canadian driver's licence. ID Verification link is required at the time of funding.
- Vehicles previously 'written off', 'branded', 'reclaimed' or insurance claims/estimates over \$6,000 (combined) OR more than 50% of Black Book value, are not eligible for financing.
- No previous or subsequent auto loans within 90 days of contract date with Rifco.
- All applicants must be Canadian Citizens and/or permanent residents.
- Each borrower is eligible for a maximum of one auto loan.
- Commercial vehicles or farm plated vehicles will not be considered including those to be used for taxi, courier, delivery and all trucks greater than 3500 Series.
- Trucks up to and including 3500 series with single rear wheels are eligible.

CONTRACT

- Rifco Loan Fee of \$395 and Device Fee \$595 will be added to all funded loans and is not calculated into LTV.
- Rifco does not have a maximum dealer fee, however all fees are calculated and included in your LTV calculation.
- Minimum amount to finance is \$7,500. Maximum contract APR cannot exceed 32%.

WARRANTY & INSURANCE POLICY

- All back-end products must fit within Tier thresholds.
- All combined warranties and insurances not to exceed \$3500 for Standard Program and Drive Plan.

WARRANTY

- \$1200 - 12 month warranty with minimum coverage 12,000 km
- \$2400 - 24 month warranty with minimum coverage 24,000 km
- \$3600 - 36 month term with a minimum coverage 36,000 km
- \$4800 - 48 month term with a minimum coverage 48,000 km

LIFE & DISABILITY

- Minimum term for loans between 36-60 months is the full term of the loan.
- Minimum term for loans between 60-84 months cannot be less than 60 months

GAP

- Cannot exceed \$2500

INCOME

- Banking Verification is mandatory
- Based on employment and disability income only. Child tax and other eligible government subsidies may be used in calculating the payment call but not to meet minimum income.

INTEREST RATE BUY DOWN

- Dealer can opt to select a reduced interest rate of their choice (max 2%).
- The cost of the buy down will be displayed in the portal and deducted at funding.