



"Ho-Ho-Hold The Payments" Finance Promotion
No Money Down, No Payments and No Interest
(Until 2018)



Amount to Finance	Annual Interest Rate	Deferral Cost	5 Month Interest Rate
\$3,000.00	12.99%	\$162.38	5.413%
\$4,000.00	12.99%	\$216.50	5.413%
\$5,000.00	10.99%	\$228.96	4.579%
\$6,000.00	10.99%	\$274.75	4.579%
\$7,000.00	10.99%	\$320.54	4.579%
\$8,000.00	10.99%	\$366.33	4.579%
\$9,000.00	8.99%	\$337.13	3.746%
\$10,000.00	8.99%	\$374.58	3.746%
\$11,000.00	8.99%	\$412.04	3.746%
\$12,000.00	8.99%	\$449.50	3.746%
\$13,000.00	8.99%	\$486.96	3.746%
\$14,000.00	8.99%	\$524.42	3.746%
\$15,000.00	8.99%	\$561.88	3.746%
\$16,000.00	8.99%	\$599.33	3.746%
\$17,000.00	8.99%	\$636.79	3.746%
\$18,000.00	8.99%	\$674.25	3.746%
\$19,000.00	8.99%	\$711.71	3.746%
\$20,000.00	7.49%	\$624.17	3.121%
\$21,000.00	7.49%	\$655.38	3.121%
\$22,000.00	7.49%	\$686.58	3.121%
\$23,000.00	7.49%	\$717.79	3.121%
\$24,000.00	7.49%	\$749.00	3.121%
\$25,000.00	7.49%	\$780.21	3.121%
\$30,000.00	7.49%	\$936.25	3.121%
\$35,000.00	7.49%	\$1,092.29	3.121%
\$40,000.00	7.49%	\$1,248.33	3.121%
\$45,000.00	7.49%	\$1,404.38	3.121%
\$50,000.00	7.49%	\$1,560.42	3.121%

5 month interest rate x amount to finance = interest deferral cost

Calculated as a 6 months No Payments, 5 months No Interest promotion. The promotion has the dealership paying the cost of the interest for the first 5 months with the customer not having to make a payment for 6 months

Example: \$35,000 deal will average \$1,500 in Dealership Finance Revenue
 Interest cost on a \$35,000 deal is \$1,092.29 (\$1,092)
 \$1,500 - \$1,092 = \$408 profit

***** IMPORTANT! *****

This promotion is paid by the dealership so make sure you factor the promotion cost into your pricing as the interest deferral will be deducted by the bank when the deal is funded.