



Canadian

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Grow your business today by providing
your clients a financing solution.

How online and point-of-sale financing works



Instant Approval

Within seconds, our bank verifies the customer's identity and payment information, and grants instant credit.



Transaction Confirmation

The customer confirms the monthly payment plan details and our bank funds you the next business day (transaction must be performed before 5pm for next day deposit).



Monthly Payments

Our bank bills the customer in regular equal payments and assumes the credit risk of non-payment.

Generate higher sales conversions and basket sizes with instant payment plans

42%

Of consumers are unable to save for large purchases and prefer to pay over time*

25%

Lift in merchant sales conversions with instant payment plans at POS or during online checkout**

80%

Increase in average order value with instant payment plans at POS or during online checkout**

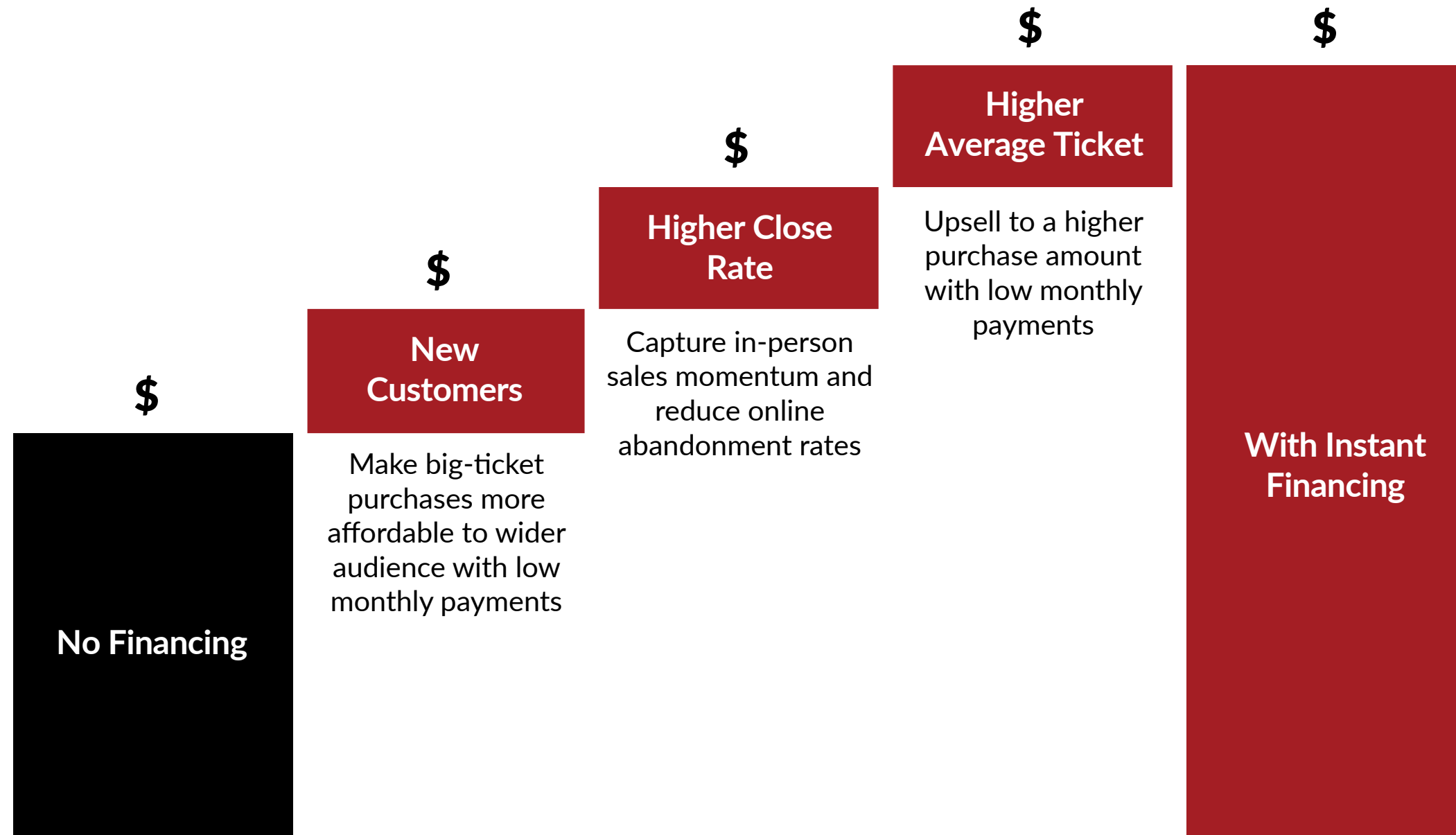
* American Express Canada. Omnibus Survey

** E-commerce financing: PayPal Credit, Affirm



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Driving sales growth with instant online and point-of-sale financing



Canadian Financial Advantages

For Businesses

- Make big-ticket purchases affordable and win more customers
- Improved online and POS close rates
- Upsell with low monthly payments
- Get paid upfront with no credit risk

For Customers

- Seamless online process
- Instant credit approvals
- Convenient monthly payments
- No penalty for early pre-payment
- Secure personal data

47% of Canadians are unable to save for large purchases

42% of these people say they prefer to pay over time

Payment Plans from 6 to 72 months

Plan Name	No Interest Plan		Regular Interest Plan	
Interest Rate to Borrower*	0% Guaranteed Interest to Borrower		Interest to Borrower + Admin Fee	
Loan term	One-time Merchant Discount Rate	Example: One-time Merchant Charge on a \$1,000 Transaction	One-time Merchant Discount Rate	Example: One-time Merchant Charge on a \$1,000 Transaction
12 months	7.38%	\$73.80		
18 months	10.56%	\$105.60	No Cost	\$0.00
24 months	13.75%	\$137.50		
36 months	15.93%	\$159.30		
48 months	N/A			
60 months	N/A			
72 months	N/A			

** Some conditions apply. Subject to credit approval by Canadian Financial's Lending Partners. All plans include a one time administration fee.

The assigned interest rate depends on the individual borrower's personal credit profile and the specific financing plan, loan amounts and loan term. Available loan terms and interest rate ranges vary according to the selected loan amounts.



Overview of Financing Plans

Financing Programs

Standard Financing			
Credit Tiers	Beacon Score	Interest Rate	Admin Fee
A+	686+	9.99%	Please see Admin Deck.
A	650-685	13.99%	"
B+	600-649	19.99%	"
B	500-599	29.99%	\$150
C+	500-599	29.99%	\$150
C	500-599	29.99%	\$150

Enhance 0.00%		
Credit Tiers	Interest Rate	Admin Fee
A+	0.00%	Please see Admin Deck.
A	0.00%	"
B+	0.00%	"
B	29.99%	\$150
C+	29.99%	\$150
C	29.99%	\$150

Program Costs

Standard Financing	
Term	Program Costs
6 to 72 months	0%
Subprime Financing (B to C Credit)	
Term	Program Costs
36 months	3%

Enhanced 0.00%	
Term	Program Costs
12 months	7.38%
18 months	10.56%
24 months	13.75%
36 months	15.93%

Please note that all program costs are charged to the Merchant by the Bank.

E.g. \$2,000 would equate to the Lender funding the Merchant \$1,940.



Administration Fees for all Transactions

Admin fees for equal payment plans – standard accounts			
Months	Ticket Size		
	Up to \$4999.99	Between \$5000 & \$9999.99	\$10000 & Over
3	\$49.99	\$119.99	\$239.99
6	\$49.99	\$119.99	\$239.99
9	\$49.99	\$119.99	\$239.99
12	\$4.99	\$9.99	\$239.99
13	\$4.99	\$8.99	\$239.99
14	\$4.99	\$8.99	\$239.99
15	\$4.99	\$7.99	\$239.99
18	\$4.99	\$7.49	\$239.99
24	\$3.99	\$5.99	\$9.99
36	\$2.99	\$4.99	\$6.99
48	\$2.99	\$4.99	\$5.99
60	\$2.99	\$4.99	\$5.99
72	\$2.99	\$4.99	\$5.99

Admin fees for deferred payment plans – standard accounts			
Months	Ticket Size		
	Up to \$4999.99	Between \$5000 & \$9999.99	\$10000 & Over
3	\$59.99	\$129.99	\$249.99
6	\$59.99	\$129.99	\$249.99
9	\$69.99	\$129.99	\$249.99
12	\$79.99	\$139.99	\$259.99
13	\$79.99	\$139.99	\$259.99
14	\$79.99	\$139.99	\$259.99
15	\$89.99	\$149.99	\$259.99
18	\$99.99	\$149.99	\$259.99



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