

# Flexiti Financial's Sales Financing Promotions



## 12 Equal Monthly Payments, No Interest

Interest rate	0%
Administrative fee*	*\$4.99/month
Term	12

## 24 Equal Monthly Payments, Low Interest

Interest rate	*7.99%
Administrative fee*	*\$3.99/month
Term	24

## 36 Equal Monthly Payments, Regular Interest

Interest rate	*9.99%
Administrative fee*	*\$2.99/month
Term	36

## 48 Equal Monthly Payments, Regular Interest

Interest rate	*9.99%
Administrative fee*	*\$2.99/month
Term	48

\*See backside for full plan details



# Plan description



<b>Plan:</b>	<b>Equal Monthly Payments, No Interest</b>
<b>Months:</b>	3, 6, 9, 12, 13, 14, 18, 24, 36
<b>Descriptions:</b>	O.A.C. Terms and conditions apply. See sales representative for details. Financing provided by Flexiti Financial. For credit extended under this promotion, no interest will accrue during the agreed promotional term. The balance of credit given under this promotion must be paid in equal monthly payments during the promotional term (including costs for Payment Defender premiums and taxes, if applicable). If payments are missed, the promotional offer may be cancelled. If the promotional offer is cancelled interest will be payable at the annual interest rate ranging from 29.99% to 44.99% depending upon credit worthiness determined at the time of application. Administrative fees are payable (excluding Quebec residents) starting at \$49.99, for a 3-month promotional purchase of under \$5,000, and increasing with promotional term and amount of purchase. For Quebec residents, an annual fee of \$39.99 may apply.
<b>Plan:</b>	<b>Equal Monthly Payments, Low Interest</b>
<b>Months:</b>	3, 6, 9, 12, 13, 14, 18, 24, 36, 48, 60, 72
<b>Descriptions:</b>	O.A.C. Terms and conditions apply. See sales representative for details. Financing provided by Flexiti Financial. The balance of credit given under this promotion must be paid in equal monthly payments during the promotional term (including payment of principal, interest, costs for Payment Defender premiums and taxes, if applicable). The Annual Interest Rate (AIR) is determined at the time of application based upon credit assessment and the merchant selected programs. Promotional AIR ranges from 7.99% to 9.99% during the promotional term*. If payments are missed, the promotional offer may be cancelled. If the promotional offer is cancelled the AIR will increase and range from 29.99% to 44.99% depending upon credit worthiness determined at the time of application. Administrative fees are payable (excluding Quebec residents) starting at \$49.99, for a 3-month promotional purchase of under \$5,000, and increasing with promotional term and amount of purchase. For Quebec residents, an annual fee of \$39.99 may apply.
<b>Plan:</b>	<b>Equal Monthly Payments, Regular Interest</b>
<b>Months:</b>	3, 6, 9, 12, 13, 14, 18, 24, 36, 48, 60, 72
<b>Descriptions:</b>	O.A.C. Terms and conditions apply. See sales representative for details. Financing provided by Flexiti Financial. The balance of credit given under this promotion must be paid in equal monthly payments during the promotional term (including payment of principal, interest, costs for Payment Defender premiums and taxes, if applicable). The Annual Interest Rate (AIR) is determined at the time of application based upon credit assessment and the merchant selected programs. Promotional AIR is either 29.99% or 39.99% during the promotional term*. If payments are missed, the promotional offer may be cancelled. If the promotional offer is cancelled the AIR will increase and range from 29.99% to 44.99% depending upon credit worthiness determined at the time of application. Administrative fees are payable (excluding Quebec residents) starting at \$49.99, for a 3-month promotional purchase of under \$5,000, and increasing with promotional term and amount of purchase. For Quebec residents, an annual fee of \$39.99 may apply.
<b>Plan:</b>	<b>Grace followed by Equal Monthly Payments, Regular Interest</b>
<b>Months:</b>	12, 13, 14, 18, 24, 36, 48, 60, 72
<b>Descriptions:</b>	O.A.C. Terms and conditions apply. See sales representative for details. Financing provided by Flexiti Financial. No payments are required and no interest accrues on the balance subject to the promotional offer for 90 days from the date of the purchase. However, Payment Defender charges and taxes, if applicable, must be paid monthly during that time. After 90 days, the balance must be paid in equal monthly payments over the promotional term (including payment of principal, interest, costs for Payment Defender premiums and taxes, if applicable). The Annual Interest Rate (AIR) applicable for the duration of the promotional term ranges from 9.99%, up to 19.99% based upon credit assessment and the merchant selected programs*. If payments are missed, the promotional offer may be cancelled. If the promotional offer is cancelled the AIR will increase and range from 29.99% to 44.99% depending upon credit worthiness determined at the time of application. Administrative fees are payable (excluding Quebec residents) starting at \$49.99, for a 3-month promotional purchase of under \$5,000, and increasing with promotional term and amount of purchase. For Quebec residents, an annual fee of \$39.99 may apply.
<b>Plan:</b>	<b>Deferred (same as cash)</b>
<b>Months:</b>	3, 6, 9, 12, 13, 14
<b>Descriptions:</b>	O.A.C. Terms and conditions apply. See sales representative for details. Financing provided by Flexiti Financial. No payments are due on the promotional purchase until the promotional offer's expiry date. Payment Defender premiums and taxes, if applicable are billed and payable monthly during that time. No interest is applied or charged if the full amount owing is paid by the promo expiry date. If not paid, interest accrues and is payable from the date of purchase. The applicable Annual Interest Rate (AIR) ranges from 29.99% to 44.99% depending upon credit worthiness determined at the time of application*. The minimum payment due on the promotional balance on the agreed expiry date to keep your account in good standing is \$10.00, plus fees and Payment Defender premiums and taxes, if applicable. Administrative fees are payable starting at \$59.99, for a 3-month promotional purchase of under \$5,000, and increasing with promotional term and amount of purchase.
<b>Plan:</b>	<b>Deferred (same as cash with minimum monthly payment) (Quebec only)</b>
<b>Months:</b>	3, 6, 9, 12, 13, 14
<b>Descriptions:</b>	Minimum 1.00% payment per month for Quebec residents. Payment Defender premiums and taxes, if applicable, are billed monthly. No interest is payable for the duration of the promotional term. However, interest accrues. If the promotional balance has not been paid in full by the promo expiry date it is treated like a purchase.
<b>Plan:</b>	<b>Deferred (no interest accrued) (Quebec only)</b>
<b>Months:</b>	3, 6, 9, 12, 13, 14, 18, 24, 36
<b>Descriptions:</b>	O.A.C. Terms and conditions apply. See sales representative for details. Financing provided by Flexiti Financial. Quebec introductory offer available only on purchases made before July 31, 2017. No payments are due on the promotional purchase until the promotional offer's expiry date. Payment Defender premiums and taxes, if applicable are billed and payable monthly during that time. No interest accrues or is payable for the duration of the promotional term. The balance subject to the promotional offer, including unpaid applicable fees, taxes and Payment Defender premiums, is due on the promotional expiry date. If not paid as required, the applicable Annual Interest Rate (AIR) ranges from 29.99% to 44.99% depending upon credit worthiness determined at the time of application*. For Quebec residents, an annual fee of \$39.99 may apply.

<sup>1</sup>See customer agreement for outline details.