

Flexiti Financial's Sales Financing Promotions



Offers available on all Ariens equipment until March 31st, 2018

Deferred (same as cash with minimum monthly payment) (Quebec only)	
Interest rate	0%
Annual fee*	\$39.99
Minimum monthly payment	1.00%
Term	12 months

Deferred (same as cash) (Rest of Canada)	
Interest rate	0%
Administrative fee*	\$79.99
Term	12 months

Equal Monthly Payments, No Interest	
Interest rate	0%
Administrative fee*	\$2.99
Annual fee (Quebec only)	\$39.99
Term	12, 18, 24, 36 months

Equal Monthly Payments, Low Interest	
Interest rate	7.99%
Administrative fee*	\$2.99
Annual fee (Quebec only)	\$39.99
Term	60 months

*See backside for full plan details



Plan descriptions

Plan:	Deferred (same as cash with minimum monthly payment) (Quebec only)
Months:	12
Descriptions:	On approved credit. Terms and conditions apply. See sales representative for details. Financing provided by Flexiti Financial. Minimum 1.00% payment per month for Quebec residents. Payment Defender premiums and taxes, if applicable are billed and payable monthly during that time. No interest if the full amount owing is paid by the promotional expiry date. If not, interest accrues and is payable from the date of purchase. The applicable Annual Interest Rate (AIR) if payments are missed starts at prime plus 27.04%. As of October 1, 2017, the Prime rate was 2.95%. The full balance is due on the agreed upon date. To keep your account in good standing should you need longer to pay off the balance, \$10.00, plus fees and Payment Defender premiums and taxes, if applicable are due. For Quebec residents, an annual fee of \$39.99 may apply.
Plan:	Deferred (same as cash) (Rest of Canada)
Months:	12
Descriptions:	On approved credit. 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 promotional expiry date. If not, interest accrues and is payable from the date of purchase. The applicable Annual Interest Rate (AIR) if payments are missed starts at prime plus 27.04%. As of October 1, 2017, the Prime rate was 2.95%. The full balance is due on the agreed upon date. To keep your account in good standing should you need longer to pay off the balance, \$10.00, plus fees and Payment Defender premiums and taxes, if applicable are due. Administrative fees, if applicable, are payable starting at \$79.99, for a 12-month promotional purchase of under \$5,000, and increasing with promotional term and amount of purchase.
Plan:	Equal Monthly Payments, No Interest
Months:	12, 18, 24, 36
Descriptions:	On approved credit. 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 a payment is missed, the promotional offer may be cancelled. If the promotional offer is cancelled interest will be payable at prime plus 27.04%. As of October 1, 2017, the Prime rate was 2.95%. Administrative fees are payable (excluding Quebec residents) starting at \$2.99, per month on a promotional purchase of under \$5,000, and increasing with promotional term and amount of purchase. To keep your account in good standing should you need longer to pay off the balance, \$10.00, plus fees and Payment Defender premiums and taxes, if applicable are due. For Quebec residents, an annual fee of \$39.99 may apply.
Plan:	Equal Monthly Payments, Low Interest
Months:	60
Descriptions:	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 starts at 7.99%. If a payment is missed, the promotional offer may be cancelled. If the promotional offer is cancelled the AIR will increase starting at prime plus 27.04%. As of October 1, 2017, the Prime rate was 2.95%. Administrative fees are payable (excluding Quebec residents) starting at \$2.99, per month on a promotional purchase of under \$5,000, and increasing with promotional term and amount of purchase. To keep your account in good standing should you need longer to pay off the balance, \$10.00, plus fees and Payment Defender premiums and taxes, if applicable are due. For Quebec residents, an annual fee of \$39.99 may apply.

*See customer agreement for outline details.