All-Access Preferred Program

Effective November 2026

1 Income First

Send ALL of your non-prime applications to Rifco. Start with fast and automated banking verification - it's the quickest way to secure the best approval, rate and structure.

2 Payment Call

Once income is verified, we'll complete the payment call. The Rifco way is built on speed and efficiency, so you'll move from app to funded deal faster.

3 Structure Deal

We have a dedicated Dealer Services team to help you structure. Over half of our deals are auto structured and back in seconds

4 Close the Deal

Compile all your documents and send in together for fast funding. Use our funding checklist to help.

	STANDARD					DRIVE PLAN		
Tier	**1**	**2**	**3**	**4**	**5**	****6-7**	**THIN**	**BK**
Rates As Low As (%)	12.95	14.95	19.95	24.95	29.95	29.95	14.95	14.95
Front End LTV	140%	140%	135%	130%	125%	130%	130%	130%
All-In LTV	170%	170%	165%	160%	155%	155%	155%	155%
Max. Amount to Finance	$55,000	$50,000	$45,000	$40,000	$35,000	$35,000	$35,000	$35,000
Dealer Reserve	$600	$500	$400	$300	$250	n/a	$300	n/a
1% Up Dealer Reserve	$910	$810	$710	$610	n/a	n/a	$610	
2% Up Dealer Reserve	$1220	$1120	$1020	$920	n/a	n/a	$920	
Anti-Theft Device (GPS)	YES					n/a	YES	YES
Starter Interrupter Device	n/a					YES	n/a	n/a
Discount (%)	n/a					5% -10%	n/a	n/a
Minimum Income $3,000								
Maximum payment calls up to $950 for qualifying customers								

*Max LTV is calculated as the total amount to finance as percent of Canadian Black Book Value. Older and higher mileage vehicles are subject to a maximum $100 dealer reserve excluding rate upsell. See "Terms" chart for model years and mileage with an asterisk (*).

**Discount is calculated on amount financed less taxes and Rifco fee.
***Max negative equity rules apply by Tier. Please see stipulations for further information.

Terms

Year/Mileage	0 - 24,000	24,001 - 48,000	48,001 - 72,000	72,001 - 96,000	96,001 - 120,000	120,001 - 144,000	144,001-168000*
2023-2027	84	84	84	84	78	72	66
2022	78	78	78	78	78	72	60
2021*	72	72	72	72	72	66	60
2020*	66	66	66	66	60	60	60
2019*	60	60	60	60	54	54	54

NOTE: Vehicle years 2022-2026 with less than 10,000 kms will be considered NEW with a term of 84 months, with 125% MSRP. Vehicles 2015 or older or 168,000 kms and higher may be eligible for Sunset Program or can be considered on an exception basis.

Contact our team to work your deals faster:

Dealer Services 1.855.478.2439 | dealerservices@rifco.net
Income poi@rifco.net
Funding funding@rifco.net
Funding Checklist https://rifco.net/programs-and-checklist/

PROGRAM Guidelines

WARRANTY & INSURANCE POLICY

- All back-end products must fit within Tier thresholds.
- All combined warranties and insurances not to exceed $6000 for Tiers 1-4 and $3500 for Standard Program, Drive Plan, Thin and Bankruptcy. Wrap warranties are eligible for consideration if they meet policy guidelines.

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.
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.

CONTRACT

- Rifco Loan Fee of $295 and Device Fee is $695 will be added to all funded loans.
- Rifco does not have a maximum dealer fee, however all fees are calculated and included in your Front-End LTV calculation.
- Minimum amount to finance is $10,000. Maximum contract APR cannot exceed 32%.

CUSTOMER AND VEHICLE

- Valid Canadian licence; a co applicant's learner's licence is accepted only by exception, and both must show a current address. For a second household unit, valid Canadian driver's licences are required for both applicants. An ID verification link is required at 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. Second units are on an exception basis.
- Non-commercial trucks up to and including 3500 single rear wheel.

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 short funded at the time of funding.

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.

DEALER RESERVE

- Base reserve is based on 2% of the loan amount, up to the identified max. Numbers in chart are based on a loan size of $30,000.
- Vehicles >3 model years or > 72,000km will receive $100 dealer reserve excluding rate upsell.
- All-In LTV exceeding 170% are subject to a maximum $100 dealer reserve excluding rate upsell.

THIN FILES

- THIN is defined as applicants with no, limited or dated credit history.
- ADDITIONAL FUNDING REQUIREMENTS WILL APPLY. Check funding checklist for details.
- Maximum payment $750
- Must have 180 Days (6 months) of banking history.

SID / ANTI-THEFT DEVICE GPS

- Starter interrupter device (SID) and/or Anti-Theft (GPS) device supplied by Rifco and installed by Dealer. Interlock devices are NOT compatible with SID and won't be able to proceed.
- Contact Rifco to set up with the GPS Provider. GPS Provider is PASSTIME.
- Passtime Login - **https://oasis.passtimeusa.com/login**

BANKRUPTCY PROGRAM

- Must have 180 Days (6 months) of banking history.
- Bankruptcy or Consumer Proposal must report to the bureau.
- Trustee Package is required prior to funding - send to **poi@rifco.net.** Please note your approval may change once debts are factored in.
- Not eligible for Sunset Program approvals.
- Maximum payment $750.