

CONSUMER FEES	Yes - 1.5% of loan (up to \$149) Included in the monthly payment	\$99.95
MAX LOAN AMORTIZATION	20 Years (240 months)	20 Years (240 months)
RESIDENTIAL RENTAL OPTION AVAILABLE	No	Yes
ONLINE CREDIT APPROVAL SYSTEM	Yes	Yes
GOV. PARTNERSHIP PROGRAMS	Yes (CleanBC)	No
NICHE OFFERINGS	<p>Pre-Qualify - From the privacy of their own device and with limited information, your customer can confirm their loan eligibility - without negatively impacting their credit score.</p> <p>Unlock Access to Up to \$100k - Giving customers an opportunity to opt in for a higher efficient system.</p> <p>Enhanced Approval Rates with Integrated Second Look - Financeit's integrated second look option ensures one of the highest approval rates in the home improvement industry, giving your customers greater chances of loan approval.</p> <p>Customer experience - Customers can update account details easily online, keep track of remaining balances and set up payments.</p> <p>Get Paid Fast - Receive payment within 2 days of project. Receive payment with the click of a button.</p> <p>National Coverage - Dedicated Account Managers country wide.</p> <p>Consumer direct - Helps you easily integrate payment solutions into your sales process ensuring a higher close rate.</p>	<p>Quick and Easy Approvals - With the introduction of our new portal – the process has become faster and more streamlined.</p> <p>Loans up to \$100k - Giving customers an opportunity to opt in for a higher efficient system.</p> <p>Stretch Loan Program - To ensure the maximum approvals</p> <p>Quick Funding - In most cases funding within 24 hrs</p> <p>National Coverage - Recent expansion in Quebec</p> <p>Personal and Dealer WebLinks: Send the link to the consumer to fill out the application to speed up the process.</p> <p>Residential Lease to Own (not available in QC): - Customized Water Heater and HVAC Leasing Program with optional maintenance program* - Residential New Home Construction Leasing (RNC Builder Program)</p> <p>Commercial and Multi-Unit Leasing (available in QC): - Up to 120 Months Term</p> <p>Extended Warranty Program - Exclusive partner of AIG in Canada (administrators of Climate Shield and Consumer's Choice)</p> <p>Dealer Revenue Share Loyalty Program</p>
SEASONAL PROMOTION	<p>DEALERS</p> <p>0% APR FOR 3 MONTHS - NO INTEREST WITH PAYMENTS Regular Rate: 3.99% - Promotional Dealer Rate: 1.0%</p> <p>0% APR FOR 6 MONTHS - NO INTEREST WITH PAYMENTS Regular Rate: 7.49% - Promotional Dealer Rate: 2.99%</p> <p>0% APR FOR 12 MONTHS - NO INTEREST WITH PAYMENTS Regular Rate: 13.49% - Promotional Dealer Rate: 5.99%</p> <p>3 MONTH DEFERRAL + 9.99% 24M Regular Rate: 6.99% - Promotional Dealer Rate: 2.99%</p> <p>6 MONTH DEFERRAL Regular Rate: 9.49% - Promotional Dealer Rate: 4.99%</p> <p>9.99% RATE BUY DOWN FOR 36 MONTHS Regular Rate: 5.99% - Promotional Dealer Rate: 1.0%</p> <p>9.99% RATE BUY DOWN FOR 60 MONTHS Regular Rate: 12.99% - Promotional Dealer Rate: 2.9</p> <hr/> <p>FAD EXCLUSIVE</p> <p>0% APR FOR 3 MONTHS - NO INTEREST WITH PAYMENTS Regular Rate: 3.99% - Promotional Dealer Rate: FREE</p> <p>0% APR FOR 6 MONTHS - NO INTEREST WITH PAYMENTS Regular Rate: 7.49% - Promotional Dealer Rate: 2.49%</p> <p>0% APR FOR 12 MONTHS - NO INTEREST WITH PAYMENTS Regular Rate: 13.49% - Promotional Dealer Rate: 5.49%</p> <p>3 MONTH DEFERRAL + 9.99% 24M Regular Rate: 6.99% - Promotional Dealer Rate: 4.49%</p> <p>6 MONTH DEFERRAL Regular Rate: 9.49% - Promotional Dealer Rate: 4.49%</p> <p>9.99% RATE BUY DOWN FOR 36 MONTHS Regular Rate: 5.99% - Promotional Dealer Rate: 0.50%</p> <p>9.99% RATE BUY DOWN FOR 60 MONTHS Regular Rate: 12.99% - Promotional Dealer Rate: 2.49%</p>	<p>DEALERS</p> <p>3 MONTH DEFERRAL - No Payments No Interest for 90 Days Regular Rate: 2.95% - Promotional Dealer Rate: 1%</p> <p>6 MONTH DEFERRAL - No Payments No Interest for 6 Months Regular Rate: 6.50% - Promotional Dealer Rate: 4.95%</p> <p>9.95% 36 MONTH BUYDOWN - Low Monthly Payment Options Available Regular Rate: 5.95% - Promotional Dealer Rate: 2.50%</p> <hr/> <p>FAD EXCLUSIVE</p> <p>3 MONTH DEFERRAL - No Payments No Interest for 90 Days Regular Rate: 2.95% - Promotional Dealer Rate: FREE</p> <p>6 MONTH DEFERRAL - No Payments No Interest for 6 Months Regular Rate: 6.50% - Promotional Dealer Rate: 2.95%</p> <p>9.95% 36 MONTH BUYDOWN - Low Monthly Payment Options Available Regular Rate: 5.95% - Promotional Dealer Rate: FREE</p>
<p>MARCH-MAY PROMOTION</p> <p>Program</p> <p>Sales Period:</p> <p>March 1st - May 15th, 2026</p> <p>Funding Documents Submission</p> <p>Deadline:</p> <p>June. 30th, 2026</p>	<p>START TODAY</p>	<p>Click Below to sign up with Financeit today! financeit.io/carrier or financeit.io/bryant</p> <p>Max Zubrick, Director, Enterprise Partnerships</p> <p>Phone: (647) 297-1322 mzubrick@financeit.io</p>
		<p>Click Below to sign up with Abode today! abodefinancial.com</p> <p>Ontario and Manitoba - John Sapateiro jsapateiro@abodefinancial.com (519) 221-9055</p> <p>Eastern Ontario, QC - Glen Gordon ggordon@abodefinancial.com (514) 462-8485</p> <p>Western Canada - Nick Jutras njutras@abodefinancial.com (647) 952-1032</p>

HAVE ANY QUESTIONS? Please reach out to your account manager to learn more.

* Also available - Up to \$75 per funded deal for larger volume dealers doing \$1 million + in funded financing with Financeit. * Not available in Quebec

WIN MORE DEALS TODAY!

Make sure you're equipped with the tools to win in an emerging consumer macrotrend environment within the HVAC space today. With an array of flexible financing offers to suit your customer's needs