

This data is provided for informational purposes and is intended for use only by dealers enrolled in this program. The information is subject to change and is not intended for public distribution. Loan terms vary based on applicant's credit profile, state, product age and mileage. OneMain verifies income and employment for all applicants, if applicable. OneMain encourages all potential applicants to apply for loans.

FIRM PROGRAM TERMS	
Program does not include loans outside these terms.	
Annual Percentage Rates (APR)	12.99% – 27.99%
Loan Terms	36 to 72 months
No active bankruptcy. No straw purchases except spouse purchasing for spouse or parents purchasing for children.	
PROGRAM FEATURES	
Product Age	No restrictions
ITINs	Accepted
Included in Amount Financed	Product price, sales tax, title/transfer fees, document fees <u>in the same amount charged to cash buyers</u> , extended warranty/service contracts, trade-in loan payoff, related merchandise, accessories and equipment.
Loan Processing Fees	Varies depending on vehicle, loan amount and applicant's credit profile. Subject change without notice.

OneMain does not finance any other items. No GAP through dealer. All items must be disclosed on Buyers Order/Purchase Agreement, to be included in Amount Financed.

PRODUCT ELIGIBILITY AND VALUATION	
Powersports	Motorcycles; ATVs; UTVs; Side-by-Sides; Off-Road Motor Bikes; Crossovers; Jet Skis with Trailers; Snowmobiles with Trailers; Boats with Motors and Trailers
Lawn & Garden	Lawn Mowers; Mini Excavators; Skid Steers; Tractors
Trailers	Towable RVs and Campers; Horse and Utility Trailers
Miscellaneous	Golf Carts; Amphibious Vehicles
Ineligible Products	Drivable RVs
Product Valuation	<ul style="list-style-type: none">Current Model Year Products: Use Blackbook Clean Trade Adjusted Value. If unavailable, use 80% of MSRPOther Model Year Products: Use Blackbook Clean Trade Adjusted Value

OTHER PROGRAM GUIDELINES	
Program may include loans outside these guidelines based on applicant's credit profile.	
VantageScore® Credit Score	525 – 725
Maximum LTV (including backend)	Up to 130% based on risk guidelines
Customer Tradelines	At least 2
Amount Financed	\$5,000 – \$25,000

AMOUNT FINANCED	REFERRAL AWARD*
\$15,000 and over	\$200.00
\$10,000.01 – \$14,999.99	\$150.00
\$6,000.00 – \$10,000.00	\$100.00

*Referral awards are paid, where permitted by law, only on purchase-money loans secured by products 5 years old or newer sold by your dealership. See Referral Program Agreement for more terms. Referral awards not payable to dealers in CA, LA, MD, PA. OneMain does not make powersports purchase loans to employees or owners of dealerships.

EXTENDED WARRANTY CONTRACT STANDARDS			
Premiums must be disclosed on Purchase Order and fit in Approved Loan Amount and Max LTV			
Minimum Term	24 months		
Maximum Premium		Blackbook Clean Trade Adjusted Value	STANDARD
			AWD & 4x4
	\$10,000 or greater	20% of value up to \$4,000 or \$3,000, whichever is greater	20% of value up to \$4,000 or \$3,500, whichever is greater
	\$9,999 or less	30% of value up to \$2,500 or \$2,000, whichever is greater	30% of value up to \$2,500, whichever is greater
Warranties are an optional product. OneMain does not require a customer to purchase a warranty to obtain a loan.			

Extended warranty insurance companies must have an AM Best rating of B+ or better and are subject to approval by OneMain. We do not finance warranties on individual parts and accessories.

STATE RESTRICTIONS	
Program not available to dealers in or residents of:	HI, ND, NE, NJ, NV, OR, TX, VA, WV
OneMain will make loans when dealership location and buyer residence are located in adjacent states, so long as both states are permitted states and buyer residence is within 150 miles of dealership.	

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Effective March 2024. Replaces any prior dated sheets about OneMain's Purchase Program. All loans subject to our normal credit policies. CA: OneMain Financial Group, LLC — Loans made or arranged pursuant to Department of Financial Protection and Innovation. California Finance Lenders License. NH: OneMain Financial Group, LLC — NMLS #1339418. PA: OneMain Financial Group, LLC — Licensed by the Pennsylvania Department of Banking and Securities. WA: OneMain Financial Group, LLC — Consumer Loan Company License — NMLS #1339418.