

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, vehicle's 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)	9.49% – 27.99%
Loan Term	36–75 months
No active bankruptcy. No straw purchases except spouse purchasing for spouse or parents purchasing for children.	

PROGRAM FEATURES	
Vehicle Age	No restrictions
Vehicle Mileage	No restrictions
ITINs	Accepted
Included in Amount Financed*	Vehicle price, sales tax, title/transfer fees, document fees in same amount charged to cash buyers , extended warranty/service contracts, trade-in loan payoff.
Loan Processing Fees	Varies depending on vehicle, loan amount and applicant's credit profile. Subject to change without notice.

*All items must be disclosed on Buyers Order/Purchase Agreement to be included in Amount Financed. OneMain does not finance any other items, including dealer-provided GAP insurance.

VEHICLE REQUIREMENTS	
Vehicle Valuation	<ul style="list-style-type: none">• Current Model Year: Use Blackbook Clean Trade Adjusted Value; if unavailable, use 80% of MSRP or invoice• Other Model Year: Use Blackbook Clean Trade Adjusted Value• Discontinued vehicles including Hummer, Mercury, Oldsmobile, Pontiac, Saturn, Suzuki, Daewoo require 20% LTV reduction
Ineligible Vehicles	Vehicles used for taxis, Uber, Lyft, ride share or delivery purposes, semi-trailers, tow trucks, conversion vans, commercial units, vehicles over 1 ton, salvaged or branded titles, gray market (registered or sold in Canada)

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.	

OTHER PROGRAM GUIDELINES	
Program may include loans outside these guidelines, for very well-qualified applicants.	
VantageScore® Credit Score	525 – 725
Max LTV (including backend)	Up to 170% based on risk guidelines
Customer Tradelines	At least 2
Amount Financed	\$5,000 – \$40,000
Required Trade-in Equity/Down Payment	0% – 10%

AMOUNT FINANCED	REFERRAL AWARD*
\$30,000.00 +	\$700.00**
\$25,000.00 – \$29,999.99	\$500.00
\$20,000.00 – \$24,999.99	\$350.00
\$15,000.00 – \$19,999.99	\$250.00
\$10,000.00 – \$14,999.99	\$150.00
\$6,000.00 – \$ 9,999.99	\$100.00

Ask your Rep whether referral awards are paid in your state for sale of OneMain GAP
*Referral awards are paid, where permitted by law, only on purchase-money loans secured by vehicles 10 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 auto purchase loans to employees or owners of dealerships.
**Maximum Loan Referral Award payable to Dealers located in Michigan is \$500.

EXTENDED WARRANTY			
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	Auto	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 or \$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.

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Effective March 2024. The information is subject to change and is not intended for public distribution. Replaces any prior dated Program Overview sheets.
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