

84-Month Term New & Used



Updated!! 07.11.22

Ally's national program for terms up to 84 months on all New & Used vehicles!

Same rate for terms of 76 – 84 months!

Any 84-month application that has been approved can be written for terms of 76 – 84 months without any further notification!!

Provides flexibility to add Aftermarket Product protection and stay within your customer's budget!

- Program Period or Date:** June 18, 2019 – until further notice
- Eligible Dealers:** All Franchised Dealers, Independent & Used OEM Affiliate Dealers, and Non-Franchise Dealers with transactions involving vehicles with a mobility upfit
- Eligible Customers:**
 Prime only with FICO® scores greater than or equal to:
 - 620 for EDC/AWV < \$100K
 - 680 for EDC/AWV ≥ \$100K
 Business with co-applicant; Prime only with FICO® scores greater than or equal to:
 - 620 for EDC/AWV < \$100K
 - 680 for EDC/AWV ≥ \$100K
- Eligible Transactions:**
 S, A & B Tiers
 Standard rate retail transactions
 Minimum amount to finance of \$20,000

 Eligible: Personal & Commercial use transactions
 Not Eligible: SmartLease, ComTRAC and Municipal Lease transactions
- Eligible Models:**
 New, Used and CSU through 3-year-old model years with maximum beginning miles of 75,000

Medium Duty Units: New, Used and CSU through 2-year-old model years with maximum beginning miles of 75,000
 (Discontinued models are not eligible)
- 84 Month Advance Limits & Finance Income:** *Standard Rates will be electronically delivered to dealers*
Rates are subject to state statutory limits:
New Vehicles – Capped at 24.00% or the state cap, whichever is lower
Used Vehicles – Capped at 25.00% or the state cap, whichever is lower

Maximum All In Advance		S Tier	A Tier	B Tier
Max All In Advance – New & New Medium Duty	EDC / AWV < \$100K	135%	125%	115%
	EDC / AWV ≥ \$100K	115%	115%	115%
Max All In Advance Used & Used Medium Duty	EDC / AWV < \$100K	130%	120%	115%
	EDC / AWV ≥ \$100K	105%	105%	105%
Max All In Advance – Upfit/ Specialty Vehicles including Mobility	New	125%	115%	110%
	Used	120%	115%	115%
Max. Dealer Finance Income		1.50%		

Compatibility: Compatible with Equal Monthly Payments and all Additional Advance Programs
Not Compatible: Deferred Payment Options & Custom Payment Plan

- Special Notes:**
- ✓ Dealers must input the term as 84 months on applicable credit applications.
 - ✓ GAP terms up to a maximum of 84 months are subject to product parameters or limitations of the GAP provider's product. Dealers should ensure term coverage of the GAP product sold is compatible with the term of the contract.

Questions? Contact your Ally Account Executive or Underwriter