



NMAC Special APR & Dealer Choice APR Programs For All Nissan Dealers

Effective with contracts dated March 5 - April 1, 2024

Special APR | 12-36, 48, 60, & 84 Month Terms

Can be Advertised | Special APR Flat is 1% of Amount Financed | Dealer Participation is Not Allowed

2024 Models	Term	T1	T2	T3	T4	T5	T6	T7	T8	T9
ARIYA	12/24/36	3.90%	3.90%	4.90%	5.60%	6.40%	7.80%	10.30%	12.80%	16.10%
	48/60	4.90%	4.90%	5.90%	6.60%	7.40%	8.80%	11.30%	13.70%	17.10%
	72	5.90%	5.90%	7.30%	8.10%	9.00%	11.00%	13.10%	15.70%	19.20%
Armada	12/24/36	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
	48/60	3.90%	3.90%	4.90%	5.90%	6.70%	8.00%	10.70%	13.30%	16.90%
	84	5.90%	5.90%	7.00%						
Frontier	12/24/36	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
	48/60	3.90%	3.90%	4.90%	5.90%	6.70%	8.00%	10.70%	13.30%	16.90%
	84	5.90%	5.90%	7.00%						
LEAF	12/24/36	3.90%	3.90%	4.90%	5.60%	6.40%	7.80%	10.30%	12.80%	16.10%
	48/60	4.90%	4.90%	5.90%	6.60%	7.40%	8.80%	11.30%	13.70%	17.10%
Kicks	12/24/36	3.90%	3.90%	4.90%	5.60%	6.40%	7.80%	10.30%	12.70%	16.10%
	48/60	4.90%	4.90%	5.90%	6.60%	7.40%	8.80%	11.30%	13.70%	17.10%
Rogue	12/24/36	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
	48/60	3.90%	3.90%	4.90%	5.90%	6.70%	8.00%	10.70%	13.30%	16.90%
Sentra	12/24/36	3.90%	3.90%	4.90%	5.60%	6.40%	7.80%	10.30%	12.70%	16.10%
	48/60	4.90%	4.90%	5.90%	6.60%	7.40%	8.80%	11.30%	13.70%	17.10%
Titan	12/24/36	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
	48/60	3.90%	3.90%	4.90%	5.90%	6.70%	8.00%	10.70%	13.30%	16.90%
	84	5.90%	5.90%	7.00%						
Titan XD	12/24/36	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
	48/60	3.90%	3.90%	4.90%	5.90%	6.70%	8.00%	10.70%	13.30%	16.90%
	84	5.90%	5.90%	7.00%						

2024 Models	Term	T1	T2	T3	T4	T5	T6	T7	T8	T9	
Altima	S	12/24/36	1.90%	1.90%	2.90%	3.90%	4.70%	6.00%	8.70%	11.30%	14.90%
		48/60	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
	SV	12/24/36	1.90%	1.90%	2.90%	3.90%	4.70%	6.00%	8.70%	11.30%	14.90%
		48/60	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
	SL	12/24/36	1.90%	1.90%	2.90%	3.90%	4.70%	6.00%	8.70%	11.30%	14.90%
		48/60	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
SR	12/24/36	1.90%	1.90%	2.90%	3.90%	4.70%	6.00%	8.70%	11.30%	14.90%	
	48/60	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%	
SR 2.0	12/24/36	0.00%	0.00%	0.90%	1.90%	2.90%	4.90%	6.90%	8.90%	12.90%	
	48/60	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%	
VC-T	12/24/36	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%	
	48/60	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%	
Murano	S	12/24/36	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
		48/60	3.90%	3.90%	4.90%	5.90%	6.70%	8.00%	10.70%	13.30%	16.90%
	SV	12/24/36	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
		48/60	3.90%	3.90%	4.90%	5.90%	6.70%	8.00%	10.70%	13.30%	16.90%
	SL	12/24/36	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
		48/60	3.90%	3.90%	4.90%	5.90%	6.70%	8.00%	10.70%	13.30%	16.90%
Platinum	12/24/36	0.00%	0.00%	1.00%	2.00%	2.80%	4.10%	6.80%	9.40%	13.00%	
	48/60	3.90%	3.90%	4.90%	5.90%	6.70%	8.00%	10.70%	13.30%	16.90%	
Pathfinder	S	12/24/36	1.90%	1.90%	2.90%	3.90%	4.70%	6.00%	8.70%	11.30%	14.90%
		48/60	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
	SV	12/24/36	1.90%	1.90%	2.90%	3.90%	4.70%	6.00%	8.70%	11.30%	14.90%
		48/60	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
	SL	12/24/36	1.90%	1.90%	2.90%	3.90%	4.70%	6.00%	8.70%	11.30%	14.90%
		48/60	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
Platinum	12/24/36	0.00%	0.00%	1.00%	2.00%	2.80%	4.10%	6.80%	9.40%	13.00%	
	48/60	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%	
Rock Creek	12/24/36	1.90%	1.90%	2.90%	3.90%	4.70%	6.00%	8.70%	11.30%	14.90%	
	48/60	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%	

2023 Models	Term	T1	T2	T3	T4	T5	T6	T7	T8	T9
ARIYA	12/24/36	0.00%	0.00%	1.00%	2.00%	2.80%	4.10%	6.80%	9.40%	13.00%
	48/60	0.00%	0.00%	1.00%	2.00%	2.80%	4.10%	6.90%	9.40%	13.00%
	72	0.00%	0.00%	1.40%	2.20%	3.40%	5.50%	7.90%	10.70%	14.50%
Armada	12/24/36	2.90%	2.90%	3.90%	4.90%	5.70%	7.00%	9.70%	12.30%	15.90%
	48/60	3.90%	3.90%	4.90%	5.90%	6.70%	8.00%	10.70%	13.30%	16.90%
	84	5.90%	5.90%	7.00%						
LEAF	12/24/36	3.90%	3.90%	4.90%	5.60%	6.40%	7.80%	10.30%	12.80%	16.10%
	48/60	4.90%	4.90%	5.90%	6.60%	7.40%	8.80%	11.30%	13.70%	17.10%
Maxima	12/24/36	3.69%	3.69%	4.69%	5.39%	6.19%	7.59%	10.19%	12.59%	15.99%
	48/60	5.89%	5.89%	6.89%	7.59%	8.39%	9.79%	12.29%	14.69%	18.09%

2023 Models	Trim	Term	T1	T2	T3	T4	T5	T6	T7	T8	T9
Rogue	S	12/24/36	0.90%	0.90%	1.90%	2.90%	3.70%	5.00%	7.70%	10.30%	13.90%
		48/60	1.90%	1.90%	2.90%	3.90%	4.70%	6.00%	8.70%	11.30%	14.90%
		72	2.90%	2.90%	4.30%	5.10%	6.10%	8.20%	10.40%	13.20%	16.90%
		84	3.90%	3.90%	5.00%						
	SV	12/24/36	0.00%	0.00%	1.00%	2.00%	2.80%	4.10%	6.80%	9.40%	13.00%
		48/60	1.90%	1.90%	2.90%	3.90%	4.70%	6.00%	8.70%	11.30%	14.90%
		72	2.90%	2.90%	4.30%	5.10%	6.10%	8.20%	10.40%	13.20%	16.90%
		84	3.90%	3.90%	5.00%						
	SL	12/24/36	0.00%	0.00%	1.00%	2.00%	2.80%	4.10%	6.80%	9.40%	13.00%
		48/60	1.90%	1.90%	2.90%	3.90%	4.70%	6.00%	8.70%	11.30%	14.90%
		72	2.90%	2.90%	4.30%	5.10%	6.10%	8.20%	10.40%	13.20%	16.90%
		84	3.90%	3.90%	5.00%						
	Platinum	12/24/36	0.00%	0.00%	1.00%	2.00%	2.80%	4.10%	6.80%	9.40%	13.00%
		48/60	1.90%	1.90%	2.90%	3.90%	4.70%	6.00%	8.70%	11.30%	14.90%
		72	2.90%	2.90%	4.30%	5.10%	6.10%	8.20%	10.40%	13.20%	16.90%
		84	3.90%	3.90%	5.00%						

Dealer Choice APR | 72 & 75 Month Terms

Dealer Participation Is Allowed – See Program Rules | Cannot Be Advertised

Dealer Will Receive the Greater of the Dealer Reserve or Special APR Flat

2024 Models	Term	T1	T2	T3	T4	T5	T6	T7	T8	T9
Altima	72	3.90%	3.90%	5.30%	6.10%	7.10%	9.10%	11.30%	13.90%	17.50%
	75	4.40%	4.40%	5.80%	6.60%	7.60%	9.60%			
ARIYA	75	6.40%	6.40%	7.80%	8.60%	9.50%	11.50%			
Armada	60	3.90%	3.90%	4.90%	5.90%	6.70%	8.00%	10.70%	13.30%	16.90%
	72	4.90%	4.90%	6.30%	7.10%	8.10%	10.10%	12.30%	14.90%	18.50%
	75	5.50%	5.50%	6.90%	7.70%	8.70%	10.70%			
Frontier	72	4.90%	4.90%	6.30%	7.10%	8.10%	10.10%	12.30%	14.90%	18.50%
	75	5.50%	5.50%	6.90%	7.70%	8.70%	10.70%			
KICKS	72	5.90%	5.90%	7.30%	8.10%	9.00%	11.00%	13.10%	15.70%	19.20%
	75	6.40%	6.40%	7.80%	8.60%	9.50%	11.50%			
LEAF	72	5.90%	5.90%	7.30%	8.10%	9.00%	11.00%	13.10%	15.70%	19.20%
	75	6.40%	6.40%	7.80%	8.60%	9.50%	11.50%			
Murano	72	4.90%	4.90%	6.30%	7.10%	8.10%	10.10%	12.30%	14.90%	18.50%
	75	5.50%	5.50%	6.90%	7.70%	8.70%	10.70%			
Pathfinder	72	3.90%	3.90%	5.30%	6.10%	7.10%	9.10%	11.30%	14.00%	17.60%
	75	4.50%	4.50%	5.90%	6.70%	7.70%	9.70%			
Rogue	72	4.90%	4.90%	6.30%	7.10%	8.10%	10.10%	12.30%	14.90%	18.50%
	75	5.40%	5.40%	6.80%	7.60%	8.60%	10.60%			
Sentra	72	5.90%	5.90%	7.30%	8.10%	9.00%	11.00%	13.10%	15.70%	19.20%
	75	6.40%	6.40%	7.80%	8.60%	9.50%	11.50%			
Titan	72	4.90%	4.90%	6.30%	7.10%	8.10%	10.10%	12.30%	14.90%	18.50%
	75	5.50%	5.50%	6.90%	7.70%	8.70%	10.70%			
Titan XD	72	4.90%	4.90%	6.30%	7.10%	8.10%	10.10%	12.30%	14.90%	18.50%
	75	5.50%	5.50%	6.90%	7.70%	8.70%	10.70%			

2023 Models	Term	T1	T2	T3	T4	T5	T6	T7	T8	T9
ARIYA	75	1.90%	1.90%	3.30%	4.10%	5.10%	7.10%			
Armada	72	4.90%	4.90%	6.30%	7.10%	8.10%	10.10%	12.30%	14.90%	18.50%
	75	5.50%	5.50%	6.90%	7.70%	8.70%	10.70%			
LEAF	72	5.90%	5.90%	7.30%	8.10%	9.00%	11.00%	13.10%	15.70%	19.20%
	75	6.40%	6.40%	7.80%	8.60%	9.50%	11.50%			
Maxima	72	6.69%	6.69%	8.09%	8.89%	9.79%	11.79%	13.89%	16.49%	19.99%
	75	7.29%	7.29%	8.29%	9.29%	10.29%	12.29%			
Rogue	75	3.50%	3.50%	4.90%	5.70%	6.70%	8.70%			

Models not listed are standard.

- **Flat Fee:** Dealers will be paid 1% of Amount Financed on Special APR Contracts. Dealer Participation is not allowed.
- **Both Options might be eligible for NMAC Customer Captive Cash.** Captive Cash may vary by location. Please refer to the VIN/ZIP lookup on NNAAnet → Nissan Incentive Award Site. Customer Cash programs for Special APR are Special APR “OR” Cash. If the full NNA cash option is taken, NMAC standard rates must be used. Dealer Choice 60, 72 and 75 month terms are not eligible for Customer Cash.
- Dealer Choice rates are for **new select models** and cannot be advertised.
- **Dealer Participation for Dealer Choice APR:**
 - ▶ Dealers that have adopted NMAC’s NADA Fair Credit Compliance Policy and Program have selected a Dealer Participation rate of **200bps or lower**, for all NMAC new and used retail contracts that are eligible for Dealer Participation. **Dealers will receive their Dealer Participation rate for Dealer Choice APR contracts.** Dealers can only offer a lower participation rate based on set criteria. **Dealer must record and document any downward deviation from the Dealer Participation rate by completing a Dealer Participation Certification Form and retaining it in the deal jacket.** Please see the NMAC Signature Plan Parameters or contact your FSM for more information.
 - ▶ Dealers that have not adopted the NADA Fair Credit Compliance Program are enrolled in the standard NMAC Retail Dealer Participation Option for all NMAC retail contracts that are eligible for Dealer Participation. **This option provides a maximum Dealer Participation rate of 100bps and applies to Dealer Choice APR contracts.**
 - ▶ **SignatureGRADUATE** Dealer Participation cannot exceed 50bps on Dealer Choice APR.
 - ▶ Dealer will receive the greater of the Dealer Reserve or the 1% Flat Fee if Dealer Participation is used.
- **Tier Scored = Tier Booked for 84-Month Term**
- **Customers with Special Pre-Approval and Tier Adjustment Programs (i.e. VRU) that score below Tier 3 are not eligible for 84-month term contracts.**
- **SignatureGRADUATE** is not eligible for 84-month term contracts.
- All new retail contracts must be received by NCCD for funding no later than 15 days after program end date.
- **Special 0.00% APR Disclosure Example:** An amount financed for \$10,000.00 for a 24-month term results in a monthly payment of \$416.667. If this monthly payment is rounded to \$416.67, the total of payments becomes \$10,000.08, in which violates 0.00% APR disclosures. The monthly payment could be reflected at \$416.66, resulting in total payments of \$9,999.84. There for the amount financed must be reduced to \$9,999.84. Contracts that do not follow this disclosure rule will be returned. There can be no exceptions granted under this program.
- Vehicles purchased at auction, regardless of MSO, title or registration status, are not eligible for Special APR. Refer to NNA’s Official Dealer Incentive Program Rules for complete details.
- See current NMAC Signature Plan Parameters for additional program rules. Dealer Choice program must abide by Special APR program rules unless otherwise stated above

Advances and LTV	Term	T1	T2	T3	T4	T5	T6	T7	T8	T9
Vehicle Maximum	12/24/26		135%			130%			120%	
	48/60		135%			130%			120%	
	72		130%			120%			110%	
	75		130%			120%				
	84		120%							
Total LTV Max	12/24/36		150%			140%			125%	
	48/60		150%			140%			125%	
	72		145%			135%			120%	
	75		145%			135%				
	84		130%							

Please contact your Financial Services Manager or NMAC Funding Support at (800) 678-4325 for additional information about the Special APR Programs.