

## Axos Bank - Rates and Terms

Effective: September 10, 2020

Terms up to 96 Months\*\* ~ Any Year ~ Total Advances as High as 145%

The rates below are guidelines. The applicant's credit profile and deal structure may impact the final buy rate.

Front End Advance											
Model Year	Minimum Amount Financed	FICO Auto v8 Term	TIER 1 (760+)			TIER 2 (730-759)			TIER 3 (700-729)		
			≤100	≤115	≤125	≤100	≤115	≤125	≤100	≤115	≤125
2019 & Newer	\$10,000	24 - 63	3.39	3.59	3.84	3.59	3.79	4.04	3.79	3.99	4.24
	\$15,000	64 - 72	3.54	3.74	4.14	3.84	4.04	4.44	4.09	4.29	4.69
	\$20,000	73 - 84	3.84	4.14	4.69	4.34	4.64	5.19	4.64	4.94	5.49
	\$30,000	85 - 96	4.59	4.99	5.64	5.24	5.64	6.29	5.59	5.99	
2014 to 2018	\$10,000	24 - 63	3.49	3.69	3.94	3.69	3.89	4.14	3.89	4.09	4.34
	\$15,000	64 - 72	3.64	3.84	4.24	3.94	4.14	4.54	4.19	4.39	4.79
	\$20,000	73 - 84	3.94	4.24	4.79	4.44	4.74	5.29	4.74	5.04	5.59
	\$30,000	85 - 96	4.69	5.09	5.74	5.34	5.74	6.39	5.69	6.09	
2013 & Older	\$10,000	24 - 63	3.54	3.74	3.99	3.79	3.99	4.24	4.04	4.24	4.49
	\$15,000	64 - 72	3.69	3.89	4.29	4.04	4.24	4.64	4.34	4.54	4.94
	\$20,000	73 - 84	3.99	4.29	4.84	4.54	4.84	5.39	4.89	5.19	5.74
	\$30,000	85 - 96	4.74	5.14	5.79	5.44	5.84	6.49	5.84	6.24	

### Rate Adjustments

If Front End Advance ≤ 90%, reduce rate by .25%

### Dealer Flats

New and Current Year Used	1.25%
Model Years 2019-2017	1.75%
Model Years 2016 and Older	2.00%

### Advance Guidelines

**Front End Advance** includes the cash sale price, accessories, taxes, and fees, less the cash down, rebate and trade-in allowance.

**Back End Advance** includes Service Contract/Warranty, GAP, Accident & Health, Credit Life, Tire & Wheel and Maintenance.

**Total Back End Allowance\*** is the greater of 20% of Collateral Value or \$4,500

**Warranty/Service Contract Allowance\*** is the greater of 15% of Collateral Value or \$3500

**GAP Allowance\*** is \$995 or the state max, whichever is less, and must extend to the full term of the contract.

**Maintenance Allowance\*** is the lower of 10% of Collateral Value or \$2500

\* Not to exceed Maximum Back End Allowance or Maximum Total Advance

**+ Total Advance not to exceed 145% of Collateral Value +**

### Collateral Guidelines

**Collateral Value:** New = Invoice Used = KBB Wholesale Value  
Minimum Book Value of \$8,500

#### Maximum Mileage:

125,000 Standard Vehicle  
175,000 Diesel-powered light duty truck to 1 ton

#### Amount Financed:

Minimum: \$10,000 Maximum: \$90,000

**Exclusions:** Van Conversions, vehicles for commercial use and vehicles with branded titles are ineligible.

### Other Guidelines

Application and contract information is subject to verification

Approvals are valid for 30 days

Dealership doc fee is \$100

Contracts with co-signers are ineligible for financing.

### Business Hours (PST)

**Monday - Friday:** 7:00AM - 7:00PM  
**Saturday:** 7:00AM - 8:00PM  
**Sunday:** 9:30AM - 6:00PM

### Phone Numbers

**Credit:** 855.537.1113 (Press 1)  
**Funding:** 855.537.1113 (Press 2)  
**Payoff/Service:** 866.923.7112

### Lienholder Address

Axos Bank  
9205 W. Russell Rd, Suite 400  
Las Vegas, NV 89148

### MAILING ADDRESS for Funding Packages

Axos Bank: Attn: Vehicle Funding  
9205 W. Russell Rd, Suite 400  
Las Vegas, NV 89148

### Dealer Relationship Manager

**Axos Dealer Services**  
**Phone:** 855.537.1113  
**Email:** [DealerServicesSales@axosbank.com](mailto:DealerServicesSales@axosbank.com)

See reverse for disclosures and additional information.

Axos Bank, a division of Axos Financial, Inc. is a fair and responsible lender that offers equitable credit terms to all qualified applicants regardless of race, color, religion, national origin, marital status, age, sex, handicap, family status, receipt of public assistance or the applicant's good faith exercise of any right under the Federal Consumer Credit Protection Act or any other applicable state or federal law.

Bank products and services are offered by Axos Bank. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. All approvals are subject to underwriting guidelines. Programs, rates, terms, and conditions are subject to change without notice. Restrictions may apply.

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\*\* Example – A typical loan of \$40,000 has a term of 84 months, an APR of 5.60% and a payment of \$576.70

