

Close every deal with ease

So you want to...

- . convert all inquiries to sales
- . compete with full advantages
- . improve profit margin
- . maximize cash flow

We can help.

Introducing our new **100% acceptance** consumer financing program.

"Since January 2008 we have been advertising the new program of guaranteed approval and the phones have been flooded with calls. " - K Worden, New Brunswick

"Travelers has given us an opportunity to offer something to our customers that we have not offered before. " - M. Fraser, Ontario

Features for merchant:

- . Free sign-up
- . Earn bonus
- . No holding period for payment advancement
- . Quick approval with 24/7 online submission portal
- . Dedicated customer service

Features for consumers:

- . 100% acceptance with appropriate rate and terms
- . Low monthly payment to suit every budget
- . No Collateral, no administration fees
- . Deferred payment (no pay, no interest for 3 months)
- . No penalties for early payout or accelerated payments anytime

SIGN UP TODAY!

www.TravelersAcceptance.com

Merchant Sign-up: 1-800-667-6640 option 2



Program FAQ

Q: What is the cost for using your program?

A: Our program is absolutely **free** for Canadian merchants with valid business licenses. There is no minimum charge and no annual commitment.

Q: How does the program work?

A: We now process all applications online with our Crelogix® auto-adjudication system. When a merchant sends in an application through Crelogix®, a comprehensive grading decision from A to D will be made according to individual credit history. If the consumer accepts the terms, the merchant can send in all the supporting document and complete the funding process.

Application can be submitted online 24/7, while decisions will be available within 2 hours during normal business days.

Q: How long does it take to receive the full payment from a sale?

A: For rating A and B, Travelers will advance full payment to your designated bank account **immediately** after receiving all supporting documents. For rating C and D (compromised or no credit history), Travelers will advance full payment immediately as well if a qualified co-signer is provided. Otherwise merchants can choose whether to offer the financing option to their customers and have Travelers service the account with a small fee.

Q: How do I make the most of the program?

A: Start by quoting your product/service with the low monthly payment plan instead of a large lump sum price. Such quoting strategy will increase the affordability of the products perceived by consumers and also the likelihood to sell a more expensive model or upgrades, as consumers now have more purchasing power than they originally did without financing options.

Offering a financing option only upon inquiry (or when you think a customer cannot afford to purchase) can discourage them from buying because no one likes to be perceived as unable to afford something. Always present financing as an option at the beginning of the sales discussion. You'll increase customer satisfaction and be seen as a thoughtful value-added service provider.

Q: Can I advertise my new financing options if I sign up?

A: Yes! You will soon find that your new financing option opens a whole lot of opportunities for your business. Many of the most successful merchants in Canada are now selling entirely on payment plans - it is a proven business model that allows individual merchants to compete with full advantage with national chains.

Q: What kind of support do I get as a merchant?

A: We pride ourselves for excellent customer service. We have dedicated account representative to walk you through the whole process and answer all your questions anytime. More importantly, our merchants are effectively removed from the credit process: we handle all aspects of financing so you can concentrate on what you do best - selling!



Merchant Information

Low monthly payment plan:

24.99% APR or
Offer 29.99% program and receive 103% of sales price

Deferred payment plan (no pay, no Interest for 3 months)- optional

Merchant discount at 1% per month

Rate buy down plan (low interest rate) - optional

19.9%, 9.9%, and 0% financing available at low discount

Payment advancement to merchant:

Rating A: 100% payment advanced immediately after receiving all documents

Rating B: 100% payment advanced immediately after receiving all documents

Rating C w/qualified co-signer: 100% payment amount immediately after receiving all documents

Rating D w/qualified co-signer: 100% payment amount immediately after receiving all documents

Rating C without qualified co-signer: 85% collected payment amount

Rating D without qualified co-signer: 85% collected payment amount

Other applicable fees:

Application fee: Waived for application submitted online. \$25* for applications submitted through fax.

Cancellation fee: \$50 for canceling **active** service account in category C and D.

*If our online Crelogix® system is down for more than 1 hour there will be no charge for fax application during outage

