



TD Canada Trust is pleased to offer consumer financing to members of The Canadian Solar Industries Association. Our goal is to provide you with the best tools to help your customers complete the sale! For further information please call Don Cooper at 416-816-3976 or email don.cooper@td.com.

Qualifying Criteria

- *Must be in business for 5 years*
- *Must be committed to submitting a minimum of \$200,000 in loan volume per year.*

Benefits For You – The CanSIA Member!

- *Value added service to offer your prospective customers.*
- *Improve Cash Flow – help eliminate receivables.*
- *Low and affordable monthly payments help to close more sales.*
- *Increased sales when financing is introduced at the “point of sale.”*
- *Makes your product more competitive in the market place.*
- *Control of the sale stays with the sales person!*

Customer Benefits

- *Fully open & unsecured loan up \$35,000+.*
- *Flexible repayment terms up to 10 years.*
- *No down payment required.*
- *Direct Debit from chequing account.*
- *Quick credit decisions – as fast as a minute!*

Fixed Rate Loan Program

<u>Amount</u>	<u>Rate</u>	
\$1,000 - \$2,499	13.50%	<u>Maximum Term is 60 Months</u> <u>Maximum Amortization is 120 Months</u> <i>Rate Buydowns Available – ask for details!</i> <i>Rates are valid for 90 days from approval.</i> <i>Dealer & Customer Paid Deferrals Available</i>
\$2,500 - \$4,999	11.00%	
\$5,000 - \$9,999	9.00%	
\$10,000 - \$24,999	7.75%	
\$25,000 - \$35,000	7.35%	

Variable Rate Loan Program

<u>Amount</u>	<u>Rate*</u>	
\$5,000 - \$9,999	7.75%	<i>Rate is NOT guaranteed, Payment is locked</i> <u>Maximum Term & Amortization is 120 months</u> <i>Dealer Paid Deferrals Available up to 180 Days</i> <i>Customer Paid Deferrals Available up to 365 Days</i>
\$10,000 - \$24,999	6.50%	
\$25,000 +	6.00%	

Financing is available to customers who own their own home.

Weekly, Bi-Weekly, and Monthly Payments Available

All Loans are Open and Unsecured. Can be paid out at ANY TIME without penalty

ALL Approvals are valid for 90 days

** Rate Effective April 23rd, 2008. Variable Rate is based off of TD Prime. Prime Rate = 4.75%*

Rates subject to change without notice.