

Auto Loan

AGE OF VEHICLE	Maximum % Financing		Maximum Loan Amount		Maximum Repayment Period	
	R1 - R4	R5 - R6	R1 - R4	R5 - R6	R1 - R4	R5 - R6
New	100%	95%	J\$10.0M	J\$8.0M	7.5 Years	6.5 Years
1 Year	95%	90%	J\$8.0M	J\$6.0M	6.5 Years	6.5 Years
2 Years	95%	90%	J\$6.5M	J\$5.0M	5.5 Years	5.5 Years
3 Years	85%	75%	J\$5.0M	J\$4.0M	5 Years	5 Years
4 Years	85%	75%	J\$4.0M	J\$3.0M	4 Years	4 Years
5 Years	75%	70%	J\$3.0M	J\$2.0M	4 Years	4 Years
6 Years	65%	60%	J\$2.0M	J\$1.0M	3 Years	3 Years
7 Years	60%	50%	J\$1.0M	J\$0.7M	2 Years	2 Years

Salary Advantage Loan

AGE OF VEHICLE	Maximum % Financing		Maximum Loan Amount		Maximum Repayment Period	
	R1 - R4	R5 - R6	R1 - R4	R5 - R6	R1 - R4	R5 - R6
New	100%	90%	J\$5.0M	J\$5.0M	6.5 Years	5.5 Years
1 Year	100%	90%	J\$5.0M	J\$5.0M	5.5 Years	5.5 Years
2 Years	100%	90%	J\$5.0M	J\$4.0M	5.5 Years	5.5 Years
3 Years	100%	90%	J\$5.0M	J\$4.0M	5 Years	5 Years
4 Years	90%	90%	J\$4.0M	J\$4.0M	5 Years	5 Years
5 Years	90%	80%	J\$4.0M	J\$3.0M	5 Years	5 Years
6 Years	90%	80%	J\$4.0M	J\$3.0M	4 Years	4 Years
7 Years	90%	80%	J\$4.0M	J\$3.0M	4 Years	4 Years

- R1 – R6 refers to the Bank’s assessment of the customer’s credit worthiness.
- R1 is the best score and R6 is the lowest score to be given to a qualified applicant.

Commercial Motor Vehicle Loan

AGE OF VEHICLE	Maximum % Financing	Maximum Loan Amount	Maximum Repayment Period
New	90%	6.5 Years	J\$6.5M
1 Year	85%	5.5 Years	J\$5.5M
2 Years	85%	4.5 Years	J\$4.5M
3 Years	80%	4 Years	J\$3.5M
4 Years	65%	3 Years	J\$2.0M
5 Years	50%	2 Years	J\$1.5M