

BACKEND PROGRAM (BE)

“Backend” refers to approved Service Warranties, Credit life, A&H insurance and GAP policies

- ✓ Max 20% of vehicles wholesale valued (used) or invoice valued (new) Combined for all Backend Products except GAP (Hard Cap Applies)
- ✓ Maximum GAP \$1,300, or lesser of the applicable state maximum, GAP Term must match contract term
- ✓ Total Back end cannot exceed \$4500 (all products including GAP)
- ✓ **Tier 0, Tier 1, and 2 (720+ FICO applicant and 690+ co-applicant if applicable) is eligible for an increased cap of \$5500 on >\$30K vehicle values (same 20% max USC and max \$1300 GAP)**
- ✓ Minimum Service Contract = 24 months/24,000 miles without prior approval. Any 12 month backend product requires prior approval.
- ✓ There are 3 states that charge a sales tax on the warranty products. In NC & TN the dealer is allowed to have our standard Backend of 20% plus applicable service warranty tax (ranging from 7% -9.75% depending on the state and county) shown on the retail installment contract or bill of sale.

Thank you for your business.
Call your Dealer Relationship Manager for Details