

## **BACKEND PROGRAM (BE)**

“Backend” refers to approved cancellable Backend Products that include Service Contracts, Tire/Wheel, Dent/Ding, Key Replacement, Etch, GAP, etc.

- ✓ Maximum Backend is **lesser of** 20% of vehicles JDP (used) / Invoice (new) plus GAP **or** \$7000 and/or not to exceed max LTV of 145%.
- ✓ Backend Products excluding GAP cannot exceed 20% of vehicle value.
- ✓ Maximum GAP \$1,300, or lesser of the applicable state maximum, GAP Term must match contract term.
- ✓ **Non Cancellable Prudcts should be included in line 3 total amount financed.**
- ✓ Minimum Service Contract = 24 months/24,000 miles without prior approval. Any lesser term / mileage contracts requires prior approval.
- ✓ There are states that charge a sales tax on the warranty products. In those states 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