



**ACCESS
CREDIT**
LEASING

WE ARE NOT
A BANK
WE ARE THE
SOLUTION

ABOUT US

REACH NEW HEIGHTS

Founded in 2009, Access Credit Leasing specializes in subprime financing of road and recreational vehicles, such as motorcycles and ATVs. It also finances consumers for long-term rentals via an extensive network of affiliated car dealers throughout Eastern Canada.

As its volume increased, Access Credit Leasing developed an effective business model that proved to be superior in procurement, risk assessment, and management of leasing contracts. In collaboration with nearly 2,000 dealers in Quebec and the Maritimes, Access Credit Leasing finances several thousand transactions annually, having a positive impact on direct sales and on its dealers.

AUTOMOBILE SALES IN CANADA ARE GROWING

Holding an unrivalled position in the market, Access Credit Leasing capitalizes on the growing Canadian automobile industry, showcasing our renowned customer service, our pursuit of excellence, as well as our innovations in the industry, and the convenience of our model.

The demographic trends, as much in Quebec as elsewhere in Canada, contribute to the growth of unconventional automobile financing as the main source of financing. Our founders quickly understood that the need for consumer credit for road vehicles would continue to grow. Traditional financial institutions became more and more reticent to grant loans to numerous clients having experienced financial difficulties in the past. Access Credit Leasing responds to the high demand placed on its road and recreational vehicle dealers. Access Credit Leasing's mission is very simple: to help dealers reach their mid-term and long-term sales objectives under the best conditions. Independence, thoroughness, flexibility, transparency, and especially consistency in our service to dealers are the essential values that guide our actions.

In keeping with these values, Access Credit Leasing adopted the motto "et servat et auget". The team gladly shares their experience and professionalism with road and recreational vehicle dealers of Eastern Canada.

*Don't miss out on another sale!
Contact us.*



THE ACCESS CREDIT LEASING TEAM

Our team has grown since 2009. Our specialists are masters in the analysis and management of consumer loans for acquiring vehicles.

FINANCING

The Access Credit Leasing financing advantage. The customer can choose any vehicle on the market for the authorized amount. Preapproved credit.

INNOVATION

Access Credit Leasing developed a system which analyses credit histories and preapproves clients and became the driving force behind our expansion into Eastern Canada.

VIRTUAL AUCTION

Access Credit Leasing offers access to a virtual vehicle auction for its clients and dealers. Opportunity awaits!

SATISFACTION

Access Credit Leasing partners with dealers to provide the necessary financing for clients wishing to purchase one of your vehicles.



ADAPTED SOLUTIONS



WE APPROVE WHAT THE BANK REFUSE

- Maximum financing:
\$12 500 + taxes
- Rates of 15,9 %, 21,9 %, 24,9 %
and 29,9 %
- Terms of up to 60 months
- Vehicle less than 9 years old,
with a maximum of 180 000 km
- Possibility of 0\$ cash down
- We accept : EI, retired individuals,
severance pay recipients and
self-employed workers
- No students, no social assistance
recipients, no individuals with
undeclared income

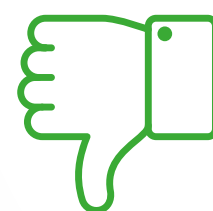
AS WELL AS

- ODSP, MVACF and WSIB recipients
in Ontario, SAAQ and CSST in Quebec,
WCB in Nova Scotia and Worksafe New
Brunswick recipients in the Maritimes



WE ACCEPT INDIVIDUALS

- With a history of more than
one bankruptcy and/or not
having been discharged
- Currently in a consumer
proposal process
- First-time buyers
- 18 years old and older
- Recently employed individuals
- No GPS required



WE REFUSE INDIVIDUALS

- Residing on self-governing
reserves
- Whose SIN numbers begin
with «9»
- Social assistance recipients
- Undeclared income

**ALL LOANS
ARE REPORTED
TO EQUIFAX
MONTHLY**

REQUIRED DOCUMENTS



LIST OF REQUIRED DOCUMENTS TO BE SENT

- Previous owner's registration;
- Proof of income: last pay stub from all signatories (maximum 30 days);
- Valid driver's licence with the right classes (learner's licence call us for details);
- One additional piece of identification: health insurance card, social insurance card or passport;
- Bank statements for the last three (3) months (if necessary);
- Name and phone number of three (3) personal references—friends, family, parents not living with the applicant (the employer cannot be used as a reference);
- Personalized void cheque (non- personalized cheques not accepted) or bank certificate;
- Name and phone number of the applicant;
- If client is proprietor, he must supply his property tax (If required) ;
- Proof of insurance designating Acces Credit leasing as the lessor.



AUTOMOBILE INSURANCE

The client's automobile insurance coverage must be in compliance with the following requirements at all times.

• Civil liability:	\$1 000 000 minimum
• The vehicle must be insured for 3 rd party liability:	Chapters A-B2 and B3 or B1
• The vehicle must be a leased:	Lessor*
• Collision deductible:	\$500 maximum
• Deductible for accident without collision:	\$500 maximum

* Maximum deductible of \$500 including the SEF5 clause for the Maritimes or FAQ5A for Quebec and OEF5 for Ontario, designating Access Credit Leasing as the lessor.

NATIONAL PROTECTION

IN TOTAL CONFIDENCE!

On the road with you since 1989



COVERAGE

Coverage throughout
Canada and
the USA



GUARANTEED 2 YEARS OR 40 000 KM ON THE POWER TRAIN

\$2 000 Coverage

Multiple claims possible

\$125 Deductible

\$400 Dealer commission

- **Engine** (*gasoline or diesel*)
- **Transmission** (*automatic or manual*)
- **Differential** (*front or rear*)
- **Drive Train**

This leaflet provides an overview of the protection plans. It is subject to the clauses, conditions, and imitations of the contract.



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OUR PARTNERS



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CREDIT
LEASING**

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