

This information is intended for use only by dealers enrolled in OneMain's Direct Loan Auto and Powersports Purchase Programs. The information is subject to change and not intended for public distribution.

CLOSE THE SALE WITH A ONEMAIN LOAN

When your customer chooses a OneMain loan, have them call us directly at 844-859-5091. From there, OneMain will:

- Clear all stips (excluding title)
- Notify you when the loan has closed
- Send loan funds directly to your dealership via ACH within 1-2 business days after loan closing*

*Customers in MD may request to have funds disbursed via paper check.

VERIFICATION DOCUMENTS

For faster closings, if the customer consents, you may upload required documents to OneMain yourself using the link we send you. If the customer prefers, they may upload items directly to OneMain using their smart phone or a device with internet access.

Proof of Residence: One of the following: Valid driver's license or state issued ID (both front and back), utility bill, paystub within last 30 days, mortgage loan statement, retirement/award letters, bank statement, insurance declaration page.

Proof of Income:

- **W2 Income:** most recent paystub dated within last 30 days.
- **Self-Employed/Contractors:** most recent year's personal federal returns with all schedules OR three months of personal bank statements (will NOT accept statements from Paypal, CashApp or Venmo). We will accept statements from financial services providers with standard personal checking accounts (for example, Chime, Square and Green Dot). Full statements required with all pages including summary of deposits and balances. OMF calculations may exclude deposits that may not be from self-employed income. Business statements NOT accepted.
- **Public Assistance/Retirement Benefits:** current award letter dated within prior 18 months or current bank statement showing amount received and name of beneficiary. If joint bank statement, it must show beneficiary's name and/or may require additional documentation.
- **Child/Spousal Support:** Two months recent bank statements showing deposits as well as court order showing amount, frequency and duration. If date of birth is not noted on court order, may require additional documentation (birth certificate) to prove a minimum of two years proof of continuation. NOTE: Applicants do not need to provide alimony, child support or separate maintenance income unless they want it to be considered as a basis for repaying a loan.
- **Military Personnel:** copy of current leave and earnings statement. Military ID acceptable if it's the only photo ID applicant has.
- **Individual Tax Identification Applicant (ITIN):** most recent year's federal personal income tax returns; or paystub if their employer filed Form 1042-S; or three months' personal bank statements.

Proof of Insurance: full coverage insurance on all auto purchases with a max comp/collision deductible at \$1,000. Personal policy only. No business policies.

Proof of Identity: color copy of valid U.S. Driver's license (both front and back) for auto purchases and if required by law to operate the vehicle or product. Contact your sales representative with any questions.

Title Application: a title application listing at least one of the borrowers as a registered owner using the exact name(s) as shown on a valid driver's license with OneMain Financial Group LLC, P.O. Box 278 Wilmington, OH 45177 listed as lienholder. Customers that are NOT approved borrowers on the loan may NOT be listed on the title application.

Credit Application: completed, signed credit application by all borrowers on the loan.

Purchase Order: complete purchase order containing customer name, vehicle being purchased details including year, make, model and mileage. All fees, taxes, other charges, any down payment and any trade-in information must be included and itemized. Total due from customer must be calculated.

Warranty/Vehicle Servicing Contract (if applicable): copy of declaration page indicating OneMain Financial as lienholder. If a warranty or vehicle service contract is being financed with the sale, the customer must qualify for a loan amount that includes the premium for those products.

CONTACT INFORMATION

General Program Questions
833-390-1989
Option 1, ext 4
MerchantSupport@OMF.com

Central Sales
(Customers Only)
844-859-5091

Credit Decisioning
833-390-1989
Option 1, ext 1

Funding
833-390-1989
Option 1, ext 2
F: 888-233-1981

Loss Payee Address
OneMain Financial
P.O. Box 3910
Carmel, IN 46082

Lienholder Address
OneMain Financial Group, LLC
P.O. Box 278
Wilmington, OH 45177

Loan Payoff,
Loan Servicing and
Collections
844-859-5246

This data is provided for informational purposes and is intended for use only by dealers enrolled in this program. The information is subject to change and is not intended for public distribution. Loan terms vary based on applicant's credit profile, state, vehicle's age and mileage. OneMain verifies income and employment for all applicants, if applicable. OneMain encourages all potential applicants to apply for loans.

FIRM PROGRAM TERMS	
Program does not include loans outside these terms.	
Annual Percentage Rates (APR)	9.49% – 27.99%
Loan Term	36–75 months
No active bankruptcy. No straw purchases except spouse purchasing for spouse or parents purchasing for children.	

PROGRAM FEATURES	
Vehicle Age	No restrictions
Vehicle Mileage	No restrictions
ITINs	Accepted
Included in Amount Financed*	Vehicle price, sales tax, title/transfer fees, document fees in same amount charged to cash buyers , extended warranty/service contracts, trade-in loan payoff.
Loan Processing Fees	Varies depending on vehicle, loan amount and applicant's credit profile. Subject to change without notice.

*All items must be disclosed on Buyers Order/Purchase Agreement to be included in Amount Financed. OneMain does not finance any other items, including dealer-provided GAP insurance.

VEHICLE REQUIREMENTS	
Vehicle Valuation	<ul style="list-style-type: none">• Current Model Year: Use Blackbook Clean Trade Adjusted Value; if unavailable, use 80% of MSRP or invoice• Other Model Year: Use Blackbook Clean Trade Adjusted Value• Discontinued vehicles including Hummer, Mercury, Oldsmobile, Pontiac, Saturn, Suzuki, Daewoo require 20% LTV reduction
Ineligible Vehicles	Vehicles used for taxis, Uber, Lyft, ride share or delivery purposes, semi-trailers, tow trucks, conversion vans, commercial units, vehicles over 1 ton, salvaged or branded titles, gray market (registered or sold in Canada)

STATE RESTRICTIONS	
Program not available to dealers in or residents of:	HI, ND, NE, NJ, NV, OR, TX, VA, WV
OneMain will make loans when dealership location and buyer residence are located in adjacent states, so long as both states are permitted states and buyer residence is within 150 miles of dealership.	

OTHER PROGRAM GUIDELINES	
Program may include loans outside these guidelines, for very well-qualified applicants.	
VantageScore® Credit Score	525 – 725
Max LTV (including backend)	Up to 170% based on risk guidelines
Customer Tradelines	At least 2
Amount Financed	\$5,000 – \$40,000
Required Trade-in Equity/Down Payment	0% – 10%

AMOUNT FINANCED	REFERRAL AWARD*
\$30,000.00 +	\$700.00**
\$25,000.00 – \$29,999.99	\$500.00
\$20,000.00 – \$24,999.99	\$350.00
\$15,000.00 – \$19,999.99	\$250.00
\$10,000.00 – \$14,999.99	\$150.00
\$6,000.00 – \$ 9,999.99	\$100.00

Ask your Rep whether referral awards are paid in your state for sale of OneMain GAP
*Referral awards are paid, where permitted by law, only on purchase-money loans secured by vehicles 10 years old or newer sold by your dealership. See Referral Program Agreement for more terms. Referral awards not payable to dealers in CA, LA, MD, PA. OneMain does not make auto purchase loans to employees or owners of dealerships.
**Maximum Loan Referral Award payable to Dealers located in Michigan is \$500.

EXTENDED WARRANTY			
Premiums must be disclosed on Purchase Order and fit in Approved Loan Amount and Max LTV.			
Minimum Term	24 months		
Maximum Premium	Blackbook Clean Trade Adjusted Value	Auto	AWD & 4x4
	\$10,000 or greater	20% of value up to \$4,000 or \$3,000, whichever is greater	20% of value up to \$4,000 or \$3,500, whichever is greater
	\$9,999 or less	30% of value up to \$2,500 or \$2,000, whichever is greater	30% of value or \$2,500, whichever is greater
Warranties are an optional product. OneMain does not require a customer to purchase a warranty to obtain a loan.			

Extended warranty insurance companies must have an AM Best rating of B+ or better and are subject to approval by OneMain.

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Effective March 2024. The information is subject to change and is not intended for public distribution. Replaces any prior dated Program Overview sheets.
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