

Direct Loan Auto Purchase Program Overview

Loan terms vary based on applicant's credit profile, state, vehicle's age and mileage. Proof of income is required for all applicants. OneMain verifies employment, 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)	8.99% - 24.99%
Loan Term	36-75 months
No active bankruptcy; no straw purchases	

PROGRAM FEATURES	
Vehicle Age	No restrictions
Vehicle Mileage	No restrictions
Acquisition Fee	None
Included in Amount Financed*	Vehicle price, sales tax, title/transfer fees, document fees in same amount charged to cash buyers , warranty/service contracts, trade-in loan payoff.

*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, 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)

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

AMOUNT FINANCED	REFERRAL AWARD*
\$6,000.00 - \$10,000.00	\$100.00
\$10,000.01 - \$14,999.99	\$150.00
\$15,000 and over	\$250.00

*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.

EXTENDED WARRANTY/SERVICE CONTRACT STANDARDS	
Premiums must be disclosed on Purchase Order and fit in Approved Loan Amount and Max LTV.	
Minimum Term	24 months
Maximum Premium	<ul style="list-style-type: none"> Lesser of \$2,000 or 15% of Blackbook Clean Trade Adjusted Value For AWDs or 4x4s: lesser of \$2,500 or 15% of Blackbook Clean Trade Adjusted Value
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.

STATE RESTRICTIONS
Program not available to dealers in or residents of: HI, ND, NE, NJ, NV, OR, TX, VA, WV

Effective January 2022. The information is subject to change and is not intended for public distribution. Replaces any prior dated Program Overview sheets.

State Licenses: OneMain Financial Group, LLC (NMLS # 1339418). CA: Loans made or arranged pursuant to Department of Financial Protection and Innovation California Finance Lender License. PA: Licensed by the Pennsylvania Department of Banking and Securities. VA: Licensed by the Virginia State Corporation Commission - License Number CFI-156. WA: Consumer Loan Company License.

Why OneMain?

A trusted lender for 100+ years, we're accepting credit applications through Dealer Management Systems and are ready to help you sell more inventory.

This information is intended for use only by dealers enrolled in OneMain's dealer referral program. The information is subject to change and is not intended for public distribution.

OneMain offers dealers a free way to help customers get the money they need. Here's our simple process:

1. Help your customer select a product as you normally would and then find offers through your Dealer Management System ("DMS").
2. Once your customer agrees to OneMain's loan terms, have them call us directly at 844-859-5091 (or the number displayed on the platform, if different).
3. Either you or your customer sends the required stipulation documents to OneMain.
4. OneMain clears all stipulations (excluding titling, where applicable) and helps your customer close their loan through a simple online process while they're at your dealership.
5. OneMain notifies you when your customer's loan has closed. Your customer leaves with their product, and you get your funds in 1-2 business days via ACH.*

It's that simple. We don't charge acquisition fees. We offer generous LTVs, have no restrictions on the age or mileage of the product, and you're free to sell warranties as described below. Depending on your state, we may even pay referral awards on loans for the purchase of qualifying products.**

FREQUENTLY ASKED QUESTIONS

How does OneMain lending work?

OneMain does more of the work for you. We clear all stipulations (excluding titling, where applicable) and work directly with your customer to help them sign their loan documents and close their loan.

Can warranties be included?

Yes. Warranties up to \$2,000 or 15% of Blackbook Clean Trade-In value that fit within our maximum approved LTV% can be included in financing.

Does the program charge acquisition fees?

No, OneMain never charges your dealership an acquisition fee.

How do I submit required stipulation documents?

Through the DMS, you will receive a link where you can upload the needed documents. Or, if your customer prefers, they can upload items to OneMain directly using their smartphone or other device with internet access. A loan specialist will walk them through the process.

How soon will I receive funds?

You'll receive funds via ACH in 1-2 business days after loan closing. Customers in MD can choose to have their funds delivered by paper check.

What FICO score fits your program?

We don't base our decision solely on credit score. Instead, we take the entire customer credit profile into consideration.

If there's no dealer reserve, how can dealerships make money?

No acquisition fee improves dealers' profit per sale. Additionally, we pay referral awards to our dealers in most states.**

How can I get started?

Simply download and complete the enrollment documents, then email them to merchantsupport@omf.com to apply.

Effective October 2021. Replaces any prior dated sheets about Dealertrack uniFI® program.

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

**State restrictions and product exclusions apply.

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B+/Good or better rating required

Service Contract Name	Insurance Co	Decision
AAGI	American Bankers Insurance Comp of FL	Approved
Acura	Manufacture Warranty	Approved
Advantage Warranty Corp	Protective Property & Casualty Insurance Co	Approved
Aegis Extended Service LLC	Aegis Security Insurance Company	Approved
Aftercare, Inc	Fortegra	Approved
Allegiance Auto Warranty	American Bankers Insurance Comp of FL	Approved
Allstate Dealer Services (Pablo Creek Services Inc, E.R.J. Ins Group)	American Heritage Life Ins Company	Approved
Ally	Ally Insurance Holdings	Declined
Alpha Warranty Services Inc.	Assurant	Approved
AM Trust	Wesco Insurance Company	Approved
American Assurance Corporation	Old Republic Ins Co	Approved
American AutoGuard (United Service Protection Corp)	American Bankers Insurance Comp of FL	Approved
American Guardian Warranty Services (AGWSINC)	American Banker's Insurance Company	Approved
Ameriplus	Wesco Insurance Company	Approved
ASC	American Bankers Insurance Comp of FL	Approved
ASI, NAC	Fortegra Financial Corporation (Tiptree Inc)	Declined
Assured Vehicle Protection	Marathon Financial Insurance Co Inc(Marathon Administrative Company)	Declined
AUL	Assurant	Approved
Auto Owners Insurance Company	Owners Insurance Company	Approved
Auto Services	American Bankers Insurance Comp of FL	Approved
Autto	Lexington National Insurance Corporataion	Approved
BMW Extended Service Corp	BMW	Approved
Buckeye Protect	Assurant	Approved
Carco	Old Republic Ins Co	Approved
Care Guard	Amtrust (Wesco Ins Company)	Approved
Cars Protection Plus	Dealers Assurance Company	Approved
Cars Protective Services	Dealers Assurance Company	Approved
Cars R Us	Midwest Family Mutual Insurance Company	Approved
CAS (motorcycle battery warranty)	Old Republic Ins Co	Approved
Century First Protection Plan	Arch insurance	Approved
Century Service Corporation	American Commerce Ins Co	Approved
CNA National Warranty Company	CNA Financial Corp	Approved
Compass Protection Plan	American Bankers Insurance Comp of FL	Approved
Continental Warranty Inc	Dealers Assurance Company	Approved
CornerStone United Inc.	Dealers Assurance Company	Approved
Credit Acceptance	Credit Acceptance (Self Insured)	Declined
Custom Edge	Wesco Insurance Company	Approved
Dealer Owned Warranty Company (DOWC)	self insured	Declined
Diamond Warranty Corp	Amtrust (Wesco Ins Company)	Approved
DKP Warranty	Fortegra	Approved
Drive On Warranties	Lyndon Southern Ins Company	Approved
Easy Care	Zurich American Ins Comp	Approved
Elite Warranty - Allied Ins & Maraton Group	unknown	Declined
Elite Warranty	Dealers Assurance Company	Approved
Endurance Warranty	Wesco Insurance Company	Approved
Enterprise Financial Group Inc (EFG)	Assurant Solutions (American Bankers Ins Comp of Florida, American Secu	Approved
Ethos Group (Ethos Warranty)	Titan Insurance Co, Inc	Approved
Fidelity Warranty Services Inc.	Courtesy Insurance Company	Approved
First Automotive	Dealers Assurance Company	Approved
First Extended Service Corporations	Assurant	Approved
First Extended Warranties	Virginia Surety Co Inc.	Approved
Ford ESP	Manufacture Warranty	Approved
Founders	Utica Mutual Ins	Approved
Freedom Warranty	Freedom Warranty (self insured)	Declined
Gold Standard Automotive Network	Plateau Casualty	Approved
Golden Eagle Protection II (US Warranty/UWS)	Protective Life Ins (The Dai-ichi Life Ins Comp)	Approved
Guaranty Warranty Corp/GWC Warranty	Assurant	Approved
Harley Davidson	Manufacture Warranty	Approved
Innovative Aftermarket Solutions (IAS)	Dealers Assurance Company	Approved
Integrity	Plateau Casualty	Approved
JM&A	Courtesy Insurance Company	Approved
Kawasaki	Manufacture Warranty	Approved
Key Warranty LLC	Self insured	Declined
Liberty Shield	Dealers Assurance Company	Approved
Liberty Shield Auto Protect	Self insured	Declined
LSD Group	Louisiana Dealer Services Insurance Inc.	Approved
Manufacture Warranty	Ford, Acura, Toyota, BMW, Harley Davindson, Indian, etc.....	Approved

