



ZAXIS Finance



No Dealer Participation Required

**HCMA Retail Loan Rates Manufacturer Subsidy Program
New HCMA Construction Equipment Only
Effective April 11th - 30th 2024**

**New Wheel Loaders Are Now Eligible - No Need to Package with an Excavator
0% Dealer Participation Required On the Total Financed Amount**

E-mail applications to: dealerprogram@zaxisfinance.com

***Application only up to \$1,000,000.00 oac**

New Equipment (Includes current and previous 2 model years under 750 hours that have not been previously retailed, including dealer rental fleet that has not been previously retailed. New model years start on October 1st.)

0% Prepayment Penalty, 0 Payments in Advance

<u>COMPACT CONSTRUCTION EXCAVATORS and WHEEL LOADERS ONLY</u>						
<u>Models ZX17 to ZX135 and ZW30 to ZW120 Only</u>						
<u>New Subsidized Program (0% Dealer Participation Required On Total Financed Amount)</u>						
Term - Months	12	24	36	48	60	72
Customer Rate	0%	0.00%	0.00%	0.00%	1.99%	2.99%
Payment Factor	0.083333	0.041667	0.027778	0.020833	0.017523	0.015189
Dealer Participation/Subsidy	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

0% Prepayment Penalty, 0 Payments in Advance

<u>MEDIUM TO LARGE CONSTRUCTION EXCAVATORS and WHEEL LOADERS ONLY</u>						
<u>Models ZX160 to ZX890 and ZW140 to ZW550 Only</u>						
<u>New Subsidized Program (0% Dealer Participation Required On Total Financed Amount)</u>						
Term - Months	12	24	36	48	60	72
Customer Rate	0.00%	0.00%	0.00%	0.00%	1.99%	2.99%
Payment Factor	0.083333	0.041667	0.027778	0.020833	0.017523	0.015189
Dealer Participation/Subsidy	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

***PROGRAM TERMS AND RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

Retail Loan Program:

***0% Dealer Participation Required On the Total Financed Amount. Dealer participation based off of total invoice cost**

***Zero due at signing with 1st payment and \$395 doc fee due in arrears, the following month.**

***Rates and payment factors are subject to credit approval.**

***Other rates and terms will apply for C & D credits with 2% rate markup. Example: 1.99% becomes 3.99% on C & D Credits**

***New Equipment Only**

***New Equipment Includes current and previous 2 model years under 750 hours that have not been previously retailed, including dealer rental fleet that has not been previously retailed. New model years start on October 1st.**

***May be subject to approval by HCMA Corporation**

***C & D credits require down payment to approve.**

***Application only up to \$1,000,000.00 oac**

***Maximum of 125% of HCMA Dealer Net Allowed (Can include extended warranty through HCMA EPG (Assurant) program + attachment & tax)**

****EX1200s no longer qualify**