



## SAKAI AMERICA, INC.

### Heavy Equipment - Subsidized Retail Finance Program

11/01/2021

Rates & Terms Are Subject to Change

#### Super Low Subsidized Rate Equal Monthly Payment Plans

Term (in Months)	24	36	48	60
Customer Rate	2.72%	3.30%	3.72%	3.86%
Payment Factor	0.04286	0.02921	0.02245	0.01835

#### Capped FMV Lease, New Sakai Equipment, 1 Advance Payment (Subsidized)

Term (in Months)	24	36	48	60
Residual	32%	26%	23%	19%
Payment Factor	0.02990	0.02233	0.01798	0.01545

#### Rates for Transactions That Do Not Qualify for The Subsidized Rate Program

Term (in Months)	24	36	48	60
Customer Rate	3.70%	3.97%	4.23%	4.27%
Payment Factor	0.04329	0.02951	0.02268	0.01854

#### SAKAI America, Inc. (SAKAI) Program Terms

1. Eligible Units: All machines purchased by dealer directly from Sakai that have never previously been sold retail.
2. Maximum subsidy limited to 120% of dealer invoice
3. Maximum 500 hours units eligible

#### Bank of the West Equipment Finance Program Guidelines

1. Down Payment / Trade-in / Rental Credit : Typically 0% to 20% based on strength of applicant
2. Transaction Size Tier: Documentation Fee (\$), plus lien search fees, if applicable.
 

\$ <= \$250m	\$300
\$250m < \$ <= \$500m	\$400
\$500m < \$ <= \$1mm	\$500
\$ > \$1mm	\$750
3. All transactions require the approval of Bank of The West.
4. Lease option - 1,500 annual hours
5. Above rates are effective 11/01/2021 - 11/30/2021
6. Bank of the West reserves the right to cancel or change the above rates at anytime

### Contacts

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