



SAKAI AMERICA, INC.

Heavy Equipment - Subsidized Retail Finance Program

June 2025

Rates & Terms Are Subject to Change

Super Low Subsidized Rate Equal Monthly Payment Plans

Term (in Months)	24	36	48	60
Customer Rate	6.10%	6.40%	6.60%	6.80%
Payment Factor	0.04437	0.03060	0.02376	0.01971

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

Term (in Months)	24	36	48	60
Residual	30%	24%	21%	17%
Payment Factor	0.03173	0.02396	0.01949	0.01697

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

Term (in Months)	24	36	48	60
Customer Rate	7.09%	7.08%	7.12%	7.22%
Payment Factor	0.04481	0.03091	0.02400	0.01991

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

BMO 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 BMO.
4. Lease option - 1,500 annual hours
5. Above rates are effective 5/1/2025 - 5/30/2025
6. BMO reserves the right to cancel or change the above rates at anytime

BMO Regional Contacts

Southeast
Midwest / NE Regional Manager

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Email applications to: applications@financial-svcs.com



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IMPORTANT NOTICE: Nothing herein shall be construed as an approval or commitment to finance or for provision of other service by BMO Bank and its affiliates to any person. All transactions are subject to final investment/credit approval by BMO Bank and the execution of mutually satisfactory