



SAKAI AMERICA, INC.

Heavy Equipment - Subsidized Retail Finance Program

May 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

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