

Issue date: November 1, 2013

Honda Financial Services Primary Marine Program

Honda Financial Services (AHFC) will honor contracts up to ten (10) days after rate expiration date, provided the credit application has been submitted and received by Honda Financial Services on or before the rate expiration date. Rates are effective with contracts dated on or after November 1, 2013 until further notice. Rates are subject to change without prior notice.

Rates exclusively for Honda Marine Outboard Engines and Marine Packages powered by Honda Marine Outboard Engines

| Amount Financed | Engines | | | | | | | | | | | | | | | Max Term |
|--|------------------------|-------|-------|-------|-------|-----------------------|-------|-------|-------|-------|----------------------|-------|-------|-------|-------|----------|
| | Super Preferred (760+) | | | | | Preferred (759 - 720) | | | | | Standard (719 - 680) | | | | | |
| | 0% | 1% | 2% | 3% | 4% | 0% | 1% | 2% | 3% | 4% | 0% | 1% | 2% | 3% | 4% | |
| Reserve = Percentage of Amount Financed above Buy Rate --> | | | | | | | | | | | | | | | | |
| \$25,000 - \$50,000 | 4.99% | 5.24% | 5.49% | 5.74% | 5.99% | 6.49% | 6.74% | 6.99% | 7.24% | 7.49% | 8.99% | 9.24% | 9.49% | 9.74% | 9.99% | 180 mths |
| \$10,000 - \$24,999 | 4.99% | 5.24% | 5.49% | 5.74% | 5.99% | 6.49% | 6.74% | 6.99% | 7.24% | 7.49% | 8.99% | 9.24% | 9.49% | 9.74% | 9.99% | 144 mths |
| \$1,000 - \$9,999 | 5.99% | 6.24% | 6.49% | 6.74% | 6.99% | 7.49% | 7.74% | 7.99% | 8.24% | 8.49% | 8.99% | 9.24% | 9.49% | 9.74% | 9.99% | 84 mths |

| Amount Financed | Packages | | | | | | | | | | | | | | | Max Term |
|--|------------------------|-------|-------|-------|-------|-----------------------|--------|--------|--------|-------|----------------------|-------|-------|-------|-------|----------|
| | Super Preferred (760+) | | | | | Preferred (759 - 720) | | | | | Standard (719 - 680) | | | | | |
| | 0% | 1% | 2% | 3% | 4% | 0% | 1% | 2% | 3% | 4% | 0% | 1% | 2% | 3% | 4% | |
| Reserve = Percentage of Amount Financed above Buy Rate --> | | | | | | | | | | | | | | | | |
| \$100,000+ | 8.49% | 8.74% | 8.99% | 9.24% | | 9.99% | 10.24% | 10.49% | 10.74% | | | | | | | 240 mths |
| \$75,000 - \$99,999 | 7.49% | 7.74% | 7.99% | 8.24% | | 8.99% | 9.24% | 9.49% | 9.74% | | | | | | | 180 mths |
| \$50,000 - \$74,999 | 4.99% | 5.24% | 5.49% | 5.74% | | 6.49% | 6.74% | 6.99% | 7.24% | | | | | | | 180 mths |
| \$25,000 - \$49,999 | 4.99% | 5.24% | 5.49% | 5.74% | 5.99% | 6.49% | 6.74% | 6.99% | 7.24% | 7.49% | 8.99% | 9.24% | 9.49% | 9.74% | 9.99% | 180 mths |
| \$10,000 - \$24,999 | 4.99% | 5.24% | 5.49% | 5.74% | 5.99% | 6.49% | 6.74% | 6.99% | 7.24% | 7.49% | 8.99% | 9.24% | 9.49% | 9.74% | 9.99% | 144 mths |
| \$1,000 - \$9,999 | 5.99% | 6.24% | 6.49% | 6.74% | 6.99% | 7.49% | 7.74% | 7.99% | 8.24% | 8.49% | 8.99% | 9.24% | 9.49% | 9.74% | 9.99% | 84 mths |

ADVANCE POLICY

New and untitled:

- 10% minimum down payment based on the purchase price. May increase based on the customer's credit quality or over \$50,000.
- 115% of dealer invoice including dealer installed options (at dealer's cost), plus tax, title, license.

PARTICIPATION

- Participation is paid as a % of amount financed based on the written contract rate over buy rate.
- Engine and Packages up to \$50,000 will be paid 1% of each 0.25% increase to the buy rate up to 4%
- Packages over \$50,000 will be paid 1% of each 0.25% increase to the buy rate up to 3%
- Dealer participation may be restricted by individual state laws (e.g. Michigan and Ohio). Subject to state Usury Laws.
- \$150 Flat Fee (minimum reserve) will be paid on all contracts written at the buy rate.
- For complete program details, refer to the HFS Marine Retail Financing Dealer Guide located on the F&I tab of the Interactive Network.

GENERAL PROGRAM GUIDELINES

- The main source of power on the vessel **must** be a new Honda Marine outboard engine in order to use this program.
- \$100.00 minimum payment.
- Terms range from 12 - 240 months based on amount to finance.
- Advance percentages are based on applicant's credit worthiness. Not all applicants qualify for the maximum advance. Applicants with thin credit bureau or a limited ability to pay, are subject to review with a credit analyst and the advance percentages maybe reduced and or require additional verifications and/or references.
- Depending on total dollar amount, credit decisions may take up to 72 hours.
- Eligible boats must be listed in NADA, BUC guidebooks or be on the AHM listing of boat manufacturer partners.
- Loan approvals are good for 30 days.
- Used units are not eligible for financing.

Phone: (800) 532-8126

Fax Applications to: (310) 781-3399

Hours: Monday - Saturday 9:00 am - 9:00 pm EST

See your Honda Financial Services Marine Financing Dealer Guide for specific program details

Honda Financial Services Primary Marine Program

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 and Marine Packages powered by Honda Marine Outboard Engines**

| Amount Financed | Engines | | | |
|--|-----------------|-----------|----------|----------|
| | Super Preferred | Preferred | Standard | Max Term |
| Reserve = Percentage of Amount Financed above Buy Rate --> | | | | |
| \$25,000 - \$50,000 | EENA3 | EENB3 | EENC3 | 180 mths |
| \$10,000 - \$24,999 | EENA2 | EENB2 | EENC2 | 144 mths |
| \$1,000 - \$9,999 | EENA1 | EENB1 | EENC1 | 84 mths |

| Amount Financed | Packages | | | |
|--|-----------------|-----------|----------|----------|
| | Super Preferred | Preferred | Standard | Max Term |
| Reserve = Percentage of Amount Financed above Buy Rate --> | | | | |
| \$100,000+ | PPKA6 | PPKB6 | | 240 mths |
| \$75,000 - \$99,999 | PPKA5 | PPKB5 | | 180 mths |
| \$50,000 - \$74,999 | PPKA4 | PPKB4 | | 180 mths |
| \$25,000 - \$50,000 | PPKA3 | PPKB3 | PPKC3 | 180 mths |
| \$10,000 - \$24,999 | PPKA2 | PPKB2 | PPKC2 | 144 mths |
| \$1,000 - \$9,999 | PPKA1 | PPKB1 | PPKC1 | 84 mths |