



# ZAXIS Finance

## HCMA Retail Loan Rates June 1st - 30th 2023

E-mail applications to: [dealerprogram@zaxisfinance.com](mailto:dealerprogram@zaxisfinance.com)

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

**New HCMA Equipment (Includes never sold or Hitachi equipment with remaining factory warranty)**

**0% Prepayment Penalty, 0 Payments in Advance**

<b>New Non-Subsidized Program</b>					
Term - Months	24	36	48	60	72
Customer Rate	6.90%	6.90%	6.90%	6.90%	6.90%
Payment Factor	0.044727	0.030831	0.023900	0.019754	0.017001
Dealer Subsidy	0.00%	0.00%	0.00%	0.00%	0.00%
<b>New 0% to Customer - Dealer Participation/Subsidy Required</b>					
Term - Months	24	36	48	60	72
Customer Rate	0.00%	0.00%	0.00%	0.00%	0.00%
Payment Factor	0.041667	0.027778	0.020833	0.016667	0.013889
Dealer Subsidy	6.84%	9.90%	12.83%	15.63%	18.31%
<b>New 3.99% to Customer - Dealer Participation/Subsidy Required</b>					
Term - Months	24	36	48	60	72
Customer Rate	3.99%	3.99%	3.99%	3.99%	3.99%
Payment Factor	0.043420	0.029520	0.022575	0.018412	0.015641
Dealer Subsidy	2.92%	4.25%	5.55%	6.79%	8.00%
<b>New 4.99% to Customer - Dealer Participation/Subsidy Required</b>					
Term - Months	24	36	48	60	72
Customer Rate	4.99%	4.99%	4.99%	4.99%	4.99%
Payment Factor	0.043867	0.029966	0.023025	0.018867	0.016100
Dealer Subsidy	1.92%	2.81%	3.66%	4.49%	5.30%
<b>New 5.99% to Customer - Dealer Participation/Subsidy Required</b>					
Term - Months	24	36	48	60	72
Customer Rate	5.99%	5.99%	5.99%	5.99%	5.99%
Payment Factor	0.044316	0.030417	0.023480	0.019328	0.016568
Dealer Subsidy	0.92%	1.34%	1.75%	2.16%	2.55%

<b>Used HCMA</b>	
Term - Months	Rate
24	7.90%
Payment Factor	0.045182
36	7.90%
Payment Factor	0.03129
48	7.90%
Payment Factor	0.024366
60	7.90%
Payment Factor	0.020229

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**Dealer Finance Managers**

Justin Highland 509-658-7128  
 Kevin Pomarleau 509-885-5810

*Call for custom quote for loan to balloon*

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

**Retail Loan Program:**

- \*Zero due at signing with 1st payment and doc fee due in arrears, the following month.
- \*Rates and payment factors are subject to credit approval. Other rates and terms may apply for C & D credits.
- \*Used Retail Program: no more than 10 years in age with exceptions made based on overall condition.
- \*May be subject to approval by HCMA Corporation
- \*Application only up to \$1,000,000.00
- \*C & D credits may require down payment to approve