

# GRADE 12 ESSENTIAL VEHICLE FINANCE

## TYPICAL VEHICLE SCENARIOS

Discuss the vehicle features and  
the purchase methods

## Sub-compact Vehicle

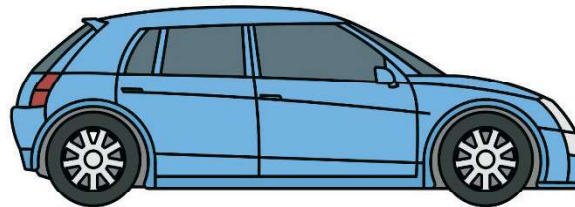
*New*

### Cash purchase

- Base price: \$18,635.00
- Options package: \$2,255.00
- Transportation and delivery charges: \$1,675.00
- Air conditioner excise tax ("air tax"): \$100.00
- Tire eco fee ("tire tax"): \$20.00

### Lease (3-year contract)

- Monthly payment: \$324.76
- Acquisition charges: \$450.00
- Residual value: 58%
- Annual mileage allowance: 24 000 km
- Additional charge: \$0.08/km



### Features

- 1.5 litre, 4-cylinder engine
- 15-inch wheels with hubcaps
- Multi-angle rear-view camera
- Heated seats
- Voice-activated telephone
- 4 doors
- Warranty: 5 years or 100 000 km
- 40-L fuel tank

### Fuel Consumption

- Highway: 5.9 L/100 km
- City: 7.9 L/100 km

*Used, 4 years old*

### Purchase

- Dealership: \$9790.00
- Private sale: \$8370.00
- Book value: \$9,080.00

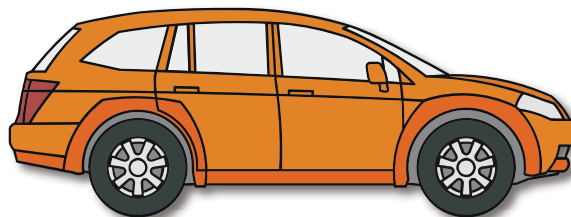
### Lease to buy (3-year contract)

- Initial administrative fee: \$395.00
- Biweekly payment: \$155.08
- End of contract administration charge: \$125.00

**Sport Utility Vehicle (SUV)**

*New*

*Used, 4 years old*



**Cash purchase**

**Purchase**

- Base price: \$40,490.00
- Options package: \$2,750.00
- Transportation and preparation charges: \$1,895.00
- Air conditioner excise tax ("air tax"): \$100.00
- Tire eco fee ("tire tax"): \$14.00

- Dealership: \$21,900.00
- Private sale: \$18,875.00
- Book value: \$20,405.00

**Lease (3-year contract)**

**Lease to buy (3-year contract)**

- Monthly payment: \$594.00
- Acquisition charges: \$468.00
- Residual value: 55%
- Annual mileage allowance: 24 000 km
- Additional charge: \$0.16/km

- Initial administrative fee: \$395.00
- Biweekly payment: \$348.21
- End of contract administration charge: \$125.00

**Features**

- 6-cylinder engine
- 2 wheel drive
- Wheels: 17 x 6.5 inch steel, with hubcaps
- LED fog lamps
- 12-way power driver's seat
- Multimedia centre with 7-inch touch screen
- Warranty: 5 years or 100 000 km
- 93-L fuel tank

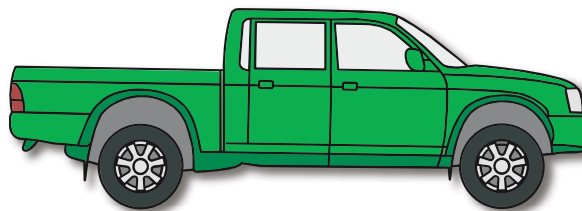
**Fuel Consumption**

- Highway: 9.6 L/100 km
- City: 12.7 L/100 km

**Truck**

*New*

*Used, 4 years old*



**Cash purchase**

**Purchase**

- Base price: \$28,949.00
- Options package: \$895.00
- Transportation and preparation charges: \$1,800.00
- Air conditioner excise tax ("air tax"): \$100
- Tire eco fee ("tire tax"): \$28.00

- Dealership: \$15,980.00
- Private sale: \$12,925.00
- Book value: \$14,450.00

**Lease (3-year contract)**

**Lease to buy (3-year contract)**

- Monthly payment: \$535.00
- Acquisition charges: \$650.00
- Residual value: 55%
- Annual mileage allowance: 20 000 km
- Additional charge: \$0.16/km

- Initial administrative fee: \$395.00
- Biweekly payment: \$254.08
- End of contract administration charge: \$125.00

**Features**

- 17-inch silver steel rims
- 2.3-inch productivity screen
- Trailer stabilization function
- 6-speed electronic transmission with traction and sport settings
- 12-volt plug—front
- 12-volt plug—rear
- Pro trailer backup assist
- Trailer hitch
- 4 doors
- Warranty: 5 years or 100 000 km
- 87-L fuel tank

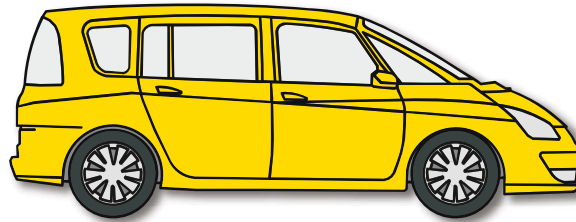
**Fuel Consumption**

- Highway: 9.3 L/100 km
- City: 12.3 L/100 km

**Van**

*New*

*Used, 4 years old*



**Cash purchase**

**Purchase**

- Base price: \$26,140.00
- Options package: \$1,450.00
- Transportation and preparation charges: \$1,895.00
- Air conditioner excise tax ("air tax"): \$100.00
- Tire eco fee ("tire tax"): \$16.50

- Dealership: \$16,495.00
- Private sale: \$14,500.00
- Book value: \$15,946.00

**Lease (3-year contract)**

**Lease to buy (3-year contract)**

- Monthly payment: \$501.00
- Acquisition charges: \$321.00
- Residual value: 56%
- Annual mileage allowance: 24 000 km
- Additional charge: \$0.16/km

- Initial administrative fee: \$395.00
- Biweekly payment: \$262.27
- End of contract administration charge: \$125.00

**Features**

- Highly fuel-efficient
- 3.6 L V6 engine
- Towing capacity of 1650 kg with the appropriate equipment
- 17-inch aluminium wheels
- Rear passenger DVD entertainment system
- Warranty: 5 years or 60 000 km
- 76-L fuel tank

**Fuel Consumption**

- Highway: 9.4 L/100 km
- City: 13.7 L/100 km