

DEVELON Consumer Financing Program

Eligible Dealers: North American DEVELON Dealers Only

Eligible Customers: All North American Consumers. Subject to lender credit approval

Program Duration: To be eligible for the program the equipment must have been registered and delivered to the customer from January 1, 2026, through January 31, 2026. HD Hyundai Infracore North America LLC reserves the right to extend, modify or discontinue this program at any time without prior notice.

Eligible Equipment: New, never previously sold; DEVELON excavators, mini excavators, wheel excavators, log loaders, material handler, articulated dump truck, dozers, compact track loader and wheel loaders, **Qualifying DEVELON equipment in dealer rental fleet less than 12 months**, OR DEVELON serialized attachment.

Consumer Financing: Consumer Financing Program is for consumer looking to buy equipment for personal use only. For example, a consumer buying a machine for personal project on their property.

US Markets: DEVELON has partnered with Auxilior Capital for Consumer Financing.

Below is Auxilior Consumer Financing general guidelines. Subject to final approval from Auxilior.

- Credit applications submitted via DEVELON Financing Portal
- Loans only.
- Application only up to \$250,000 USD. Additional documents may be required subject to credit.
- Consumers are required to have adequate insurance on their equipment but an insurance certificate is not required for funding deals
- Taxes and documentation fees are financed at the program rate.
- First payment is in arrears; unless required by credit.

Consumer Credit Tiers: 3 year 5,000-hour full coverage standard warranty and following low-rate financing:

Term	Tier I Rate	Payment Factor	Tier II Rate	Payment Factor	Tier III Rate	Payment Factor	Dealer Participation
12 months	0.0%	0.08333	0.0%	0.08333	0.0%	0.08333	2.5%
24 months	0.0%	0.04167	0.0%	0.04167	1.49%	0.04232	2.5%
36 months	0.0%	0.02778	2.99%	0.02908	4.99%	0.02997	2.5%

*48 months	1.99%	0.02169	4.99%	0.02302	6.99%	0.02394	2.5%
60 months	3.99%	0.01841	5.99%	0.01933	7.99%	0.02027	2.5%
72 months	4.99%	0.01610	6.49%	0.01681	8.49%	0.01777	2.5%

**Attachment Financing offered up to 48 months only.*

Canada Markets: DEVELON has partnered with Meridian for Consumer Financing. Below is Meridian Consumer Financing general guidelines. Subject to final approval from Meridian.

- **Please connect with** Jon Christopher (jon.christopher@hd.com or 214 471-7697) on **how to submit deals to Meridian.**
- Completed DEVELON Consumer Credit Application
- Application allows only up to \$75,000 CAD
 - Application over \$75,000 CAD will require prior year notice of tax assessment & pay stub
 - Insurance certificate is required for deals over \$75,000 before funding transactions
- Taxes financed at the program rate. Lender reserves the right to request the tax upfront
- Loans only. First payment and set up fee is due at commencement
- 3 year 5,000-hour full coverage standard warranty and the following low-rate financing

Term	Customer Rate	Payment Factor	Dealer Participation
12 months	0.0%	0.08333	2.5%
24 months	0.0%	0.04167	2.5%
36 months	0.0%	0.02778	2.5%
*48 months	1.99%	0.02169	2.5%
60 months	3.99%	0.01841	2.5%
72 months	4.99%	0.01610	2.5%
84 months	5.49%	0.01437	2.5%

**Attachment Financing offered up to 48 months only.*

Dealer Requirement:

- A reorder of a comparable unit IS required for all units sold out of dealer field inventory using this program. The credit note issuance is on hold until dealer stocking commitment is satisfied.
- If a dealer elects to participate in this program, the unit may be sold at no more than SLP.
- Dealer **MUST** provide a copy of customer invoice via online application form to verify date of retail.

- This program will require application form via online (<https://survey.alchemer.com/s3/7287627/d0f1bb1f3971>). Program application must be submitted **within 30 days from the delivery report submission date**, credit note is rejected otherwise.
- Delivery report must be submitted **within 2 weeks from the lender's financing book date**, subsidy expense will be charged back to dealer otherwise.
- This program **MAY NOT** be used in conjunction with any other DEVELON-sponsored program.
- Subsidy Charge Back: If machine does not meet eligible equipment requirements, or machine is sold in another dealers APR, subsidy expense and applicable rebates may be charged back to dealer at DEVELON's discretion.
- Should you have any question, please contact DEVELON Sales Incentives d.salesincentive@hd.com.

Other program condition:

- The program eligibility is subject to credit approval. MUST be through DEVELON Finance and is subject to credit approval. Down payment may be required subject to credit approval. The rates listed herein do not take into consideration any administrative fees and are subject to change based on the amount of such fees (which may vary). Standard processing fees apply.

End of document