



## SAKAI AMERICA, INC.

### Heavy Equipment - Subsidized Retail Finance Program

April, 2023

Rates & Terms Are Subject to Change

#### Super Low Subsidized Rate Equal Monthly Payment Plans

Term (in Months)	24	36	48	60
Customer Rate	6.99%	6.99%	6.99%	6.99%
Payment Factor	0.04477	0.03087	0.02394	0.01980

#### Capped FMV Lease, New Sakai Equipment, 1 Advance Payment (Subsidized)

Term (in Months)	24	36	48	60
Residual	30%	24%	21%	17%
Payment Factor	0.03221	0.02427	0.01970	0.01707

#### Rates for Transactions That Do Not Qualify for The Subsidized Rate Program

Term (in Months)	24	36	48	60
Customer Rate	7.98%	7.67%	7.51%	7.41%
Payment Factor	0.04522	0.03118	0.02418	0.02000

#### 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

#### Bank of the West 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 Bank of The West.
4. Lease option - 1,500 annual hours
5. Above rates are effective \*04/01/2023 - \*4/30/2023
6. Bank of the West reserves the right to cancel or change the above rates at anytime

### Contacts

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**BANK OF THE WEST**  
EQUIPMENT FINANCE  
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