



Eligible Dealers

All Yard Card Dealers established with TD Retail Card Services, are eligible for the base programs listed below. These programs can be used at any time to close sales.

Eligible Products

In most cases, the dealer's full line of products are eligible for financing, including new and used equipment and parts, service warranties and landscaping supplied. However, certain products such as jewelry, boats and certain licensed motor vehicles, etc. do not qualify. Go carts and Golf carts may be financed.

Dealer Responsibility

Complete ALL information on the appropriate Sales Memorandum or on-line. Brand, model #, serial # & product description are required.

Plan Number

A plan number is required on every sales transaction. Plan number drives the customer's terms. Refer to specific programs and promotions for plan numbers. Authorization code and date must be included.

Plan Description

Deferred Interest with Reduced Payments: The customer is required to pay a minimum monthly payment equal to 1% of the purchase balance during the promotional period. Interest accrues at the standard account APR during the promotional period. Accrued interest is charged to the customer's account if the original purchase amount is not paid in full by the end of the promotional period. The minimum payment amount will increase to the standard Account repayment percentage after the promotional period for the remaining balance. (Plan Type 7)

Promotional APR with Equal Payments: The Promotional APR will apply to the purchase during the promotional period. The minimum payment requirement is based on an equal number of payments and includes interest. After the promotional offer period expires, interest will be charged at the APR for Purchases on any remaining balance until paid in full. Promotional Transaction Fee: A Promotional Fee will be added to your account for this transaction (Plan Type 9)

Standard Program				
Original Amount of Credit Transaction	Monthly Repayment Factor	Minimum APR	Rebate to Dealer	Plan Number
No Minimum	3.5%	28.99%	0%	14580

6 Months Deferred Interest with Reduced Payments (Plan Type 7)					
Original Amount of Credit Transaction	Monthly Repayment Factor (See Plan Type 7)	Minimum APR	Dealer Cost	Promo Fee	Plan Number
No Minimum	1%-3.50%	28.99%	3.00%	\$0	14432
\$1,500 and Over	1%-3.50%	28.99%	1.00%	\$100	14433

9 Months Deferred Interest with Reduced Payments (Plan Type 7)					
Original Amount of Credit Transaction	Monthly Repayment Factor (See Plan Type 7)	Minimum APR	Dealer Cost	Promo Fee	Plan Number
No Minimum	1%-3.50%	28.99%	5.00%	\$0	14434
\$1,500 and Over	1%-3.50%	28.99%	3.00%	\$100	14435

12 Months Deferred Interest with Reduced Payments (Plan Type 7)					
Original Amount of Credit Transaction	Monthly Repayment Factor (See Plan Type 7)	Minimum APR	Dealer Cost	Promo Fee	Plan Number
No Minimum	1%-3.50%	28.99%	6.25%	\$0	14436
\$1,500 and Over	1%-3.50%	28.99%	4.25%	\$100	14437

Promotional 6.9% APR for 36 Months (Plan Type 9)					
Original Amount of Credit Transaction	Monthly Repayment Factor	Minimum APR	Dealer Cost	Promo Fee	Plan Number
No Minimum	3.07%	6.9%	4.25%	\$0	14438
\$1,500 and Over	3.07%	6.9%	2.25%	\$100	14439

Promotional 6.9% APR for 48 Months (Plan Type 9)					
Original Amount of Credit Transaction	Monthly Repayment Factor	Minimum APR	Dealer Cost	Promo Fee	Plan Number
No Minimum	2.38%	6.9%	4.50%	\$0	14440
\$1,500 and Over	2.38%	6.9%	2.50%	\$100	14441

Promotional 8.9% APR for 48 Months (Plan Type 9)					
Original Amount of Credit Transaction	Monthly Repayment Factor	Minimum APR	Dealer Cost	Promo Fee	Plan Number
No Minimum	2.47%	8.9%	4.00%	\$0	14442
\$1,500 and Over	2.47%	8.9%	2.00%	\$100	14443

Promotional 7.9% APR for 60 Months (Plan Type 9)					
Original Amount of Credit Transaction	Monthly Repayment Factor	Minimum APR	Dealer Cost	Promo Fee	Plan Number
No Minimum	2.01%	7.9%	4.50%	\$0	14444
\$1,500 and Over	2.01%	7.9%	2.50%	\$100	14445

Promotional 9.9% APR for 60 Months (Plan Type 9)					
Original Amount of Credit Transaction	Monthly Repayment Factor	Minimum APR	Dealer Cost	Promo Fee	Plan Number
No Minimum	2.10%	9.9%	4.00%	\$0	14446
\$1,500 and Over	2.10%	9.9%	2.00%	\$100	14447



For Credit Approvals, Fax the Commercial Application to **1-800-627-6386**
 For Add-on Sales, call the Credit Department at **1-800-688-3448**
 For other credit inquiries, call **1-800-808-6950**
 For any additional questions, plan information, supplies such as sales slips or credit applications, or if you are not set up with TD Retail Card Services, and would like to be, please call Merchant Services at **1-800-538-3638**.

You may choose not to receive future fax messages of this nature. To opt-out please contact us at 1-800-538-3638 between the hours of 9:00AM and 5:00PM Eastern Time or Fax to 1-201-818-6214. We will honor your request within 30 days of the opt-out date.

This flyer is for your information only! It does NOT contain information required for consumer advertising. TD Retail Card Services reserves the right to perform random audits of sales transactions submitted under the program.