

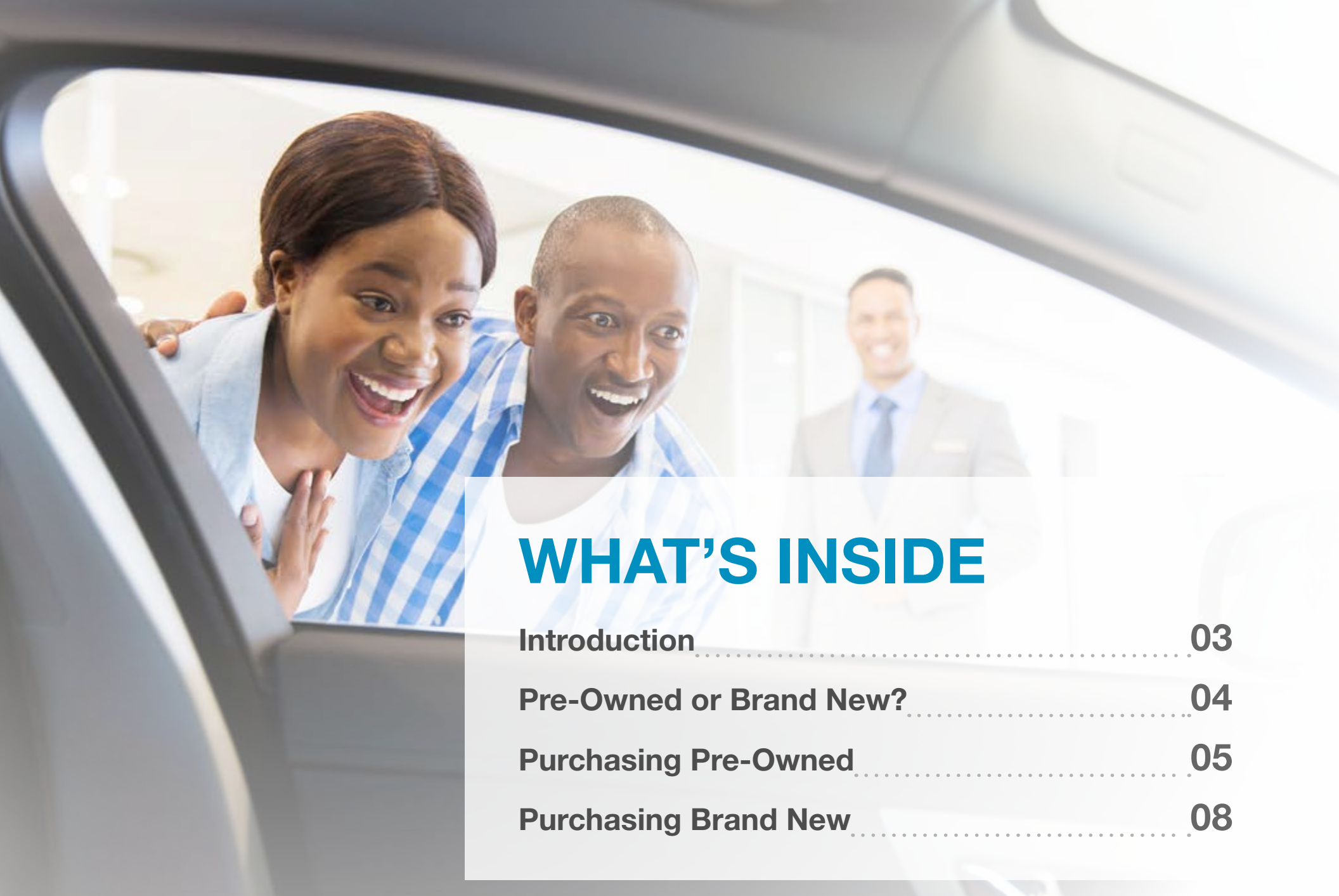
**FREE GUIDE**



Make it Happen  
**VEHICLE LOAN**



**Republic Bank**  
*We're the One for you!*



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## Introduction

For years, your primary modes of transportation have been either getting rides with friends or relying on our nation's unique public transportation system. While your tactics for getting around have worked fine, life is changing. You've been rising through the ranks at work and you're closer than ever to your financial goals. You've spent long enough waiting at empty taxi stands. It's time to Make It Happen! We're breaking down the advantages of buying a pre-owned or brand new vehicle, how you can qualify for 100% financing and exactly what you need to do to get the car of your dreams.





## Pre-Owned or Brand New?

Each choice comes with major benefits. For first-time buyers, a budget-friendly used car allows you the flexibility to shop for higher-end models without breaking the bank. On the other hand, a new car is a clean slate, with no accident history or wear and tear. If you're looking to trade up from the car you already own, buying new is the right move to make.

Whatever your choice, you can unlock huge benefits designed to make your dream of car ownership happen!

Take advantage of our:

- Flexible terms
- Cash back benefits
- Up to 100% financing

Qualify for 100% financing based on:

- Income
- Employment history
- Current debts

Next, we break down what's involved in the purchase process and what you need to do to secure the car of your dreams.


A hand holding a car key against a blurred background of a car. The hand is in the foreground, holding a gold-colored key. The background shows the side of a car with a door handle and a window, but it is out of focus. The overall tone is warm and professional.

# Purchasing Pre-Owned

With the economy being what it is, your budget may not allow you to buy a brand new vehicle, but our flexible financing options can put you behind the wheel of a pre-owned version of your dream car, faster than you think!

Before you buy...

- Do your research and ask the seller tough questions. The last thing you want is to inherit a host of problems that will eventually drain your resources.
- Put the car through a detailed inspection. A rigorous, thorough examination will reveal any pocket-draining red flags you should avoid and make you confident about the reliability of the car and its stability.



Our **Pre-Owned Financing Options**  
can put you right where you belong...  
*in the driver's seat.*

### USED CAR

- Vehicles aged 4-6 years: 70% financing
- Vehicles aged less than 4 years: 80% financing

### ROLL ON/ROLL OFF

- Choose one of our [preferred dealers](#) and get up to 80% financing!
- Choosing a dealer outside our network? We're offering up to 50% financing!



Here's what you need to apply for a pre-owned vehicle loan:

**NEW BORROWERS:**

- 2 forms of valid identification (e.g. National Identification Card, Passport or Driver's Licence)
- Job letter (not more than 3 months old)
- Payslip (current month/last 4 weeks)
- Utility bill (with Authorisation Letter if the bill is not in your name)

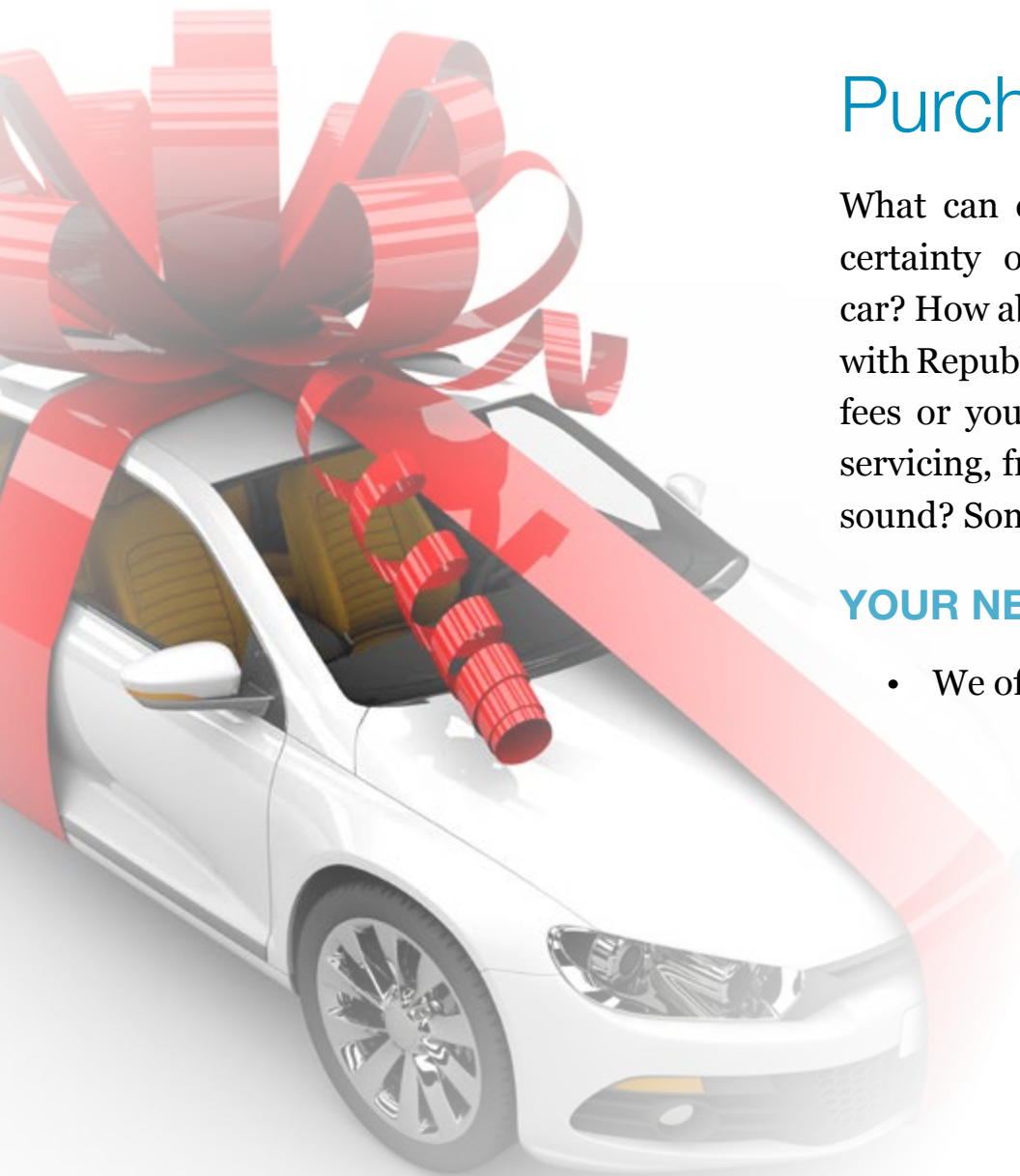
**EXISTING BORROWERS:**

- 1 form of valid identification
- A recent payslip
- A recent utility bill

**ADDITIONALLY, YOU WILL NEED:**

- Copy of the certified copy (Ownership of the vehicle)
- Sale agreement
- A title search to ensure that there are no encumbrances over the vehicle
- An appraisal from our vehicle valuers





## Purchasing Brand New

What can compare to the peace of mind that comes with the certainty of knowing that you are the first owner of your dream car? How about qualifying for \$5,000 cash back when you finance with Republic Bank? Put it towards any combination of negotiation fees or your Mortgage Bill of Sale. Need more? How does free servicing, free repairs and free roadside assistance at dealerships sound? Some dealers periodically offer this add-on service.

### **YOUR NEW CAR FINANCING OPTIONS**

- We offer up to 100% of the On-The-Road Price!





# Here's what you need to apply for a new vehicle loan:

## **NEW BORROWERS:**

- 2 forms of valid identification (e.g. National Identification Card, Passport or Driver's Licence)
- Job letter (not more than 3 months old)
- Payslip (current month/last 4 weeks)
- Utility Bill (with Authorisation Letter if the bill is not in your name)

## **EXISTING BORROWERS:**

- 1 form of valid identification
- A recent payslip
- A recent utility bill

## **ADDITIONALLY, YOU WILL NEED:**

- A proforma invoice from the car dealer
- The source and value of the down payment
- The name of the Insurer, the value of the premium and the type of coverage

With the help of Republic Bank, the days of relying on the kindness of friends can be over for good! Need more info? Get further details **on our site**.

Need the personal touch? Chat with us on **Facebook**, direct message us on **Twitter** or send us an email at **email@republictt.com**!





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