

Ariens-Gravely Financing Programs Available Now thru 3/31/12 Excluding Quebec



3 months Same as Cash Promotional Offer: On approved Credit with a Yard Card Canada or Yard Card Canada Plus credit card account. No Payments are required during the promotional period. Interest will accrue at the Preferred Rate from the date of purchase. If the purchase amount plus any applicable fees or charges, is not paid in full by the Promotional Due Date the accrued interest is charged to the account. If during the Promotional term you do not make a required monthly payment the Promotional offer will terminate and accrued interest will be charged to the account. The remaining balance owed on the promotional purchase will then be charged interest at the Preferred Rate until the account balance is paid in full. The Preferred Rate of Interest is 28.9% per annum.

3 months No Payment No Interest Offer: On approved Credit with a Yard Card Canada or Yard Card Canada Plus credit card account. No Payments are required during the promotional period. Interest will not accrue during the promotional period. If during the Promotional term you do not make a required monthly payment the Promotional Offer will terminate and the Preferred Rate of Interest will apply. After the promotional term expires the remaining balance owed on the promotional purchase will then be charged interest at the Preferred Rate until the account balance is paid in full. The Preferred Rate of Interest is 28.9% per annum. A \$75 promo fee is applied to the Promotional Offer.

12 months No Payment No Interest Offer: On approved Credit with a Yard Card Canada or Yard Card Canada Plus credit card account. No Payments are required during the promotional period. Interest will not accrue during the promotional period. If during the Promotional term you do not make a required monthly payment the Promotional Offer will terminate and the Preferred Rate of Interest will apply. After the promotional term expires the remaining balance owed on the promotional purchase will then be charged interest at the Preferred Rate until the account balance is paid in full. The Preferred Rate of Interest is 28.9% per annum.

12 months No Payment No Interest Offer: On approved Credit with a Yard Card Canada or Yard Card Canada Plus credit card account. A minimum purchase of \$1000 or more is required. No Payments are required during the promotional period. Interest will not accrue during the promotional period. If during the Promotional term you do not make a required monthly payment the Promotional Offer will terminate and the Preferred Rate of Interest will apply. After the promotional term expires the remaining balance owed on the promotional purchase will then be charged interest at the Preferred Rate until the account balance is paid in full. The Preferred Rate of Interest is 28.9% per annum. A \$75 promo fee is applied to the Promotional Offer on purchases over \$2,000.

36 Equal Monthly Payments with No Interest: On approved Credit with a Yard Card Canada or Yard Card Canada Plus credit card account. The minimum payment for this promotional offer is a special repayment factor of 2.778% of the purchase amount for a 36-month promotional term. No Interest will accrue during the promotional term. If during the promotional term you fail to make a required monthly payment, the promotional offer will terminate. The remaining balance owed on the promotional purchase will then be charged interest at the preferred rate until the account balance is paid in full. The Preferred Rate of interest is 28.9% per annum. A \$125 promo fee is applied to the Promotional Offer.

24 Equal Monthly Payments with No Interest: On approved Credit with a Yard Card Canada or Yard Card Canada Plus credit card account. The minimum payment for this promotional offer is a special repayment factor of 4.167% of the purchase amount for a 24-month promotional term. No Interest will accrue during the promotional term. If during the promotional term you fail to make a required monthly payment, the promotional offer will terminate. The remaining balance owed on the promotional purchase will then be charged interest at the preferred rate until the account balance is paid in full. The Preferred Rate of interest is 28.9% per annum. A \$50 promo fee is applied to the Promotional Offer.

60 Equal Monthly Payments with 3.75% Interest Rate: On approved Credit with a Yard Card Canada or Yard Card Canada Plus credit card account. The Rate of Interest is 3.75% and the minimum payment for this promotional offer is a special repayment factor of 1.82% for a 60-month promotional term. Interest will accrue at the Preferred Rate from the date of purchase. If during the promotional term you fail to make a required monthly payment, the promotional offer will terminate. The remaining balance owed on the promotional purchase will then be charged interest at the preferred rate until the account balance is paid in full. The Preferred Rate of interest is 28.9% per annum. A \$125 promo fee is applied to the Promotional Offer.

6 months Same as Cash followed by 36 Equal Monthly Payments with 1.9% Interest Rate Offer: On approved Credit with a Yard Card Canada or Yard Card Canada Plus credit card account. A minimum purchase of \$1500 or more is required. No Payments are required during the 6 month same as cash promotional period. Interest will accrue at a 1.9% rate of interest from the date of purchase. If the purchase amount plus any applicable fees or charges, is not paid in full by the end of the 6 month period the accrued interest is charged to the account. After the 6 month period the Rate of Interest remains at 1.9% and the minimum payment for this promotional offer is a special repayment factor of 3% for a 36-month promotional term. If during the promotional term you fail to make a required monthly payment the promotional offer will terminate. The remaining balance owed on the promotional purchase will then be charged interest at the preferred rate until the account balance is paid in full. The Preferred Rate of interest is 28.9% per annum. A \$125 promo fee is applied to the Promotional Offer.

6 months Same as Cash followed by 36 Equal Monthly Payments with 3.9% Interest Rate Offer: On approved Credit with a Yard Card Canada or Yard Card Canada Plus credit card account. No Payments are required during the 6 month same as cash promotional period. Interest will accrue at a 3.9% rate of interest from the date of purchase. If the purchase amount plus any applicable fees or charges, is not paid in full by the end of the 6 month period the accrued interest is charged to the account. After the 6 month period the Rate of Interest remains at 3.9% and the minimum payment for this promotional offer is a special repayment factor of 3% for a 36-month promotional term. If during the promotional term you fail to make a required monthly payment the promotional offer will terminate. The remaining balance owed on the promotional purchase will then be charged interest at the preferred rate until the account balance is paid in full. The Preferred Rate of interest is 28.9% per annum. A \$50 promo fee is applied to the Promotional Offer.

60 Equal Monthly Payments with 7.9% Interest Rate: On approved Credit with a Yard Card Canada or Yard Card Canada Plus credit card account. The Rate of Interest is 7.9% and the minimum payment for this promotional offer is a special repayment factor of 2.03% for a 60-month promotional term. Interest will accrue at the Preferred Rate from the date of purchase. If during the promotional term you fail to make a required monthly payment, the promotional offer will terminate. The remaining balance owed on the promotional purchase will then be charged interest at the preferred rate until the account balance is paid in full. The Preferred Rate of interest is 28.9% per annum. A \$125 promo fee is applied to the Promotional Offer.

See your authorized Ariens or Gravely Yard Card Dealer for Full Details.