



Website: www.ifs-finance.com
 Brokers Login: www.ifsmembers.com
 Email: info@ifs-finance.com
 Phone: 902-481-6106
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Snow Mobiles

Toll Free: 800-565-1153
Toll Free Fax: 800-453-5736

Instructions to Agent or Broker

- Total Premium includes Tax.
- Down Payment must be a minimum of 50% of Total Premium.
- Down Payment must be greater than Minimum Retained.
- Principal Balance is Premium less Down Payment.
- Service Charge (finance charge) is calculated as a percentage of the Premium.
- Minimum \$20.00 Service Charge will apply.
- Balance Due is Principal Balance + Service Charge.
- Payment Amount is Balance Due ÷ 3
- Due Date of first installment cannot exceed 30 days from date of policy.
- Applies to Regular Contract.

Pre-Authorized Payment reduces cancellations.

Also available to provide quotes and generating IFS contracts are tools online at:
www.ifs-finance.com

Finance Rates as follows:

Premium Range		Finance Rate		
1.00	- 725.00	\$20.00	Flat rate	
725.00	- 10,000.00	2.785%	of premium	33.15% Annual Rate

Example for \$1000 Premium:

Total premium	1000.00	
Down payment	500.00	Premium x 0.5
Principal balance	500.00	Premium less down payment
Service charge	27.85	Premium x 0.02785
Balance due	527.85	Principal balance + service charge
Payment amount	175.95	Balance due ÷ 3

Please call IFS toll free at 1-800-565-1153