

# Special Affordable Financing Promotions!



Yard Card and Yard Card Canada Plus Promotional Offers  
 Offer Available on all Ryan Equipment sold outside of Quebec.  
 Programs Are Available Through 12/31/2015

Equal Monthly Payment with No Interest for 36 Months Promotional Offer*	
Minimum Purchase Requirement	\$7,000
Minimum APR	0%
Promotional Fee**	\$125
Valid Until	12/31/2015
**A one-time Promotional Fee of \$125 will be applied to the Promotional Offer	
*See Last page for Full Disclosure.	

Equal Monthly Payment with No Interest for 24 Months Promotional Offer*	
Minimum Purchase Requirement	\$1,500
Minimum APR	0%
Promotional Fee**	\$125
Valid Until	12/31/2015
**A one-time Promotional Fee of \$125 will be applied to the Promotional Offer	
*See Last page for Full Disclosure.	

3.75% Low Interest Rate with Fixed Payments for 60 Months*	
Minimum Purchase Requirement	\$1,500
Minimum APR	3.75%
Promotional Fee**	\$125
Valid Until	12/31/2015
**A one-time Promotional Fee of \$125 will be applied to the Promotional Offer	
*See Last page for Full Disclosure.	

1.90% Low Interest Rate with Fixed Payments for 36 Months*	
Minimum Purchase Requirement	\$1,500
Minimum APR	1.9%
Promotional Fee**	\$125
Valid Until	12/31/2015
**A one-time Promotional Fee of \$125 will be applied to the Promotional Offer	
*See Last page for Full Disclosure.	

5.90% Low Interest Rate with Fixed Payments for 48 Months*	
Minimum Purchase Requirement	\$1,500
Minimum APR	5.9%
Promotional Fee**	\$125
Valid Until	12/31/2015
**A one-time Promotional Fee of \$125 will be applied to the Promotional Offer	
*See Last page for Full Disclosure.	

No Interest with Minimum Payments for 12 Months Promotional Offer*	
Minimum Purchase Requirement	\$1,500
Minimum APR	29.9%
Promotional Fee**	\$125
Valid Until	12/31/2015
**A one-time Promotional Fee of \$125 will be applied to the Promotional Offer	
*See Last page for Full Disclosure.	

No Interest with Minimum Payments for 3 Months Promotional Offer*	
Minimum Purchase Requirement	\$500
Minimum APR	29.9%
Promotional Fee**	\$125
Valid Until	12/31/2015
**A one-time Promotional Fee of \$125 will be applied to the Promotional Offer	
*See Last page for Full Disclosure.	



**Equal Monthly Payment with No Interest for 36 Months Promotional Offer:** Subject to credit approval with a Yard Card Canada or Yard Card Canada Plus credit card account. A minimum purchase of \$7,000 or more is required. 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. Interest will not accrue during the promotional period. 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. **A one-time Promotional Fee of \$125 for the 36 Equal Monthly Payments with No Interest Promotional Offer will be charged to your credit card account and form part of the Purchase amount charged to the Account under this Promotional Offer.** The Preferred Rate of Interest is 28.9% per annum. See your Cardholder Agreement or ask your local authorized dealer for details.

**Equal Monthly Payment with No Interest for 24 Months Promotional Offer:** Subject to credit approval with a Yard Card Canada or Yard Card Canada Plus credit card account. A minimum purchase of \$1,500 or more is required. The minimum payment for this Promotional Offer is a special repayment factor of 2.778% of the purchase amount for a 24 month promotional term. Interest will not accrue during the promotional period. 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. **A one-time Promotional Fee of \$125 for the 24 Equal Monthly Payments with No Interest Promotional Offer will be charged to your credit card account and form part of the Purchase amount charged to the Account under this Promotional Offer.** The Preferred Rate of Interest is 28.9% per annum. See your Cardholder Agreement or ask your local authorized dealer for details.

**3.75% Low Interest Rate with Fixed Payments for 60 Months:** Subject to credit approval on a Yard Card Canada or Yard Card Canada Plus credit card and a minimum purchase amount of \$1,500 before taxes ("your Purchase"). During the 36 month promotional period that applies to your purchase (the "Promotional Period"): (a) a low interest rate of 3.75% will apply to your Purchase; and (b) a minimum monthly payment ("Monthly Promotional Payment") based on a special repayment factor of 1.825% of your Purchase is due each month. If you do not make a Monthly Promotional Payment during the Promotional Term or if you do not make any required monthly payment on your Account, then the Promotional Offer will terminate and the Preferred Rate of Interest of 29.9% will apply to the remaining balance of your Purchase until it is paid in full. The Promotional Period starts on the date of your Purchase. Please see your Yard Card or Yard Card Plus Cardholder Agreement or sales associate for the full terms and conditions of this Promotional Offer. TD Financing Services Inc. ("TDFS") is the issuer of the Yard Card Canada and Yard Card Canada Plus credit card. TDFS is not responsible or liable for any Yard Card Canada or Yard Card Canada Plus percentage discount or sale price offers made available to you. **A one-time Promotional Fee of \$125 for the 60 Equal Monthly Payments with 3.75% Interest Rate Promotional Offer will be charged to your credit card account and form part of the Purchase amount charged to the Account under this Promotional Offer.** See your Cardholder Agreement or ask your local authorized dealer for details.

**1.90% Low Interest Rate with Fixed Payments for 36 Months:** Subject to credit approval on a Yard Card Canada or Yard Card Canada Plus credit card and a minimum purchase amount of \$1,500 before taxes ("your Purchase"). During the 36 month promotional period that applies to your purchase (the "Promotional Period"): (a) a low interest rate of 1.90% will apply to your Purchase; and (b) a minimum monthly payment ("Monthly Promotional Payment") based on a special repayment factor of 1.855% of your Purchase is due each month. If you do not make a Monthly Promotional Payment during the Promotional Term or if you do not make any required monthly payment on your Account, then the Promotional Offer will terminate and the Preferred Rate of Interest of 29.9% will apply to the remaining balance of your Purchase until it is paid in full. The Promotional Period starts on the date of your Purchase. Please see your Yard Card or Yard Card Plus Cardholder Agreement or sales associate for the full terms and conditions of this Promotional Offer. TD Financing Services Inc. ("TDFS") is the issuer of the Yard Card Canada and Yard Card Canada Plus credit card. TDFS is not responsible or liable for any Yard Card Canada or Yard Card Canada Plus percentage discount or sale price offers made available to you. **A one-time Promotional Fee of \$125 for the 36 Equal Monthly Payments with 1.90% Interest Rate Promotional Offer will be charged to your credit card account and form part of the Purchase amount charged to the Account under this Promotional Offer.** See your Cardholder Agreement or ask your local authorized dealer for details.

**5.90% Low Interest Rate with Fixed Payments for 48 Months:** Subject to credit approval on a Yard Card Canada or Yard Card Canada Plus credit card and a minimum purchase amount of \$1,500 before taxes ("your Purchase"). During the 36 month promotional period that applies to your purchase (the "Promotional Period"): (a) a low interest rate of 5.90% will apply to your Purchase; and (b) a minimum monthly payment ("Monthly Promotional Payment") based on a special repayment factor of 2.332% of your Purchase is due each month. If you do not make a Monthly Promotional Payment during the Promotional Term or if you do not make any required monthly payment on your Account, then the Promotional Offer will terminate and the Preferred Rate of Interest of 29.9% will apply to the remaining balance of your Purchase until it is paid in full. The Promotional Period starts on the date of your Purchase. Please see your Yard Card or Yard Card Plus Cardholder Agreement or sales associate for the full terms and conditions of this Promotional Offer. TD Financing Services Inc. ("TDFS") is the issuer of the Yard Card Canada and Yard Card Canada Plus credit card. TDFS is not responsible or liable for any Yard Card Canada or Yard Card Canada Plus percentage discount or sale price offers made available to you. **A one-time Promotional Fee of \$125 for the 48 Equal Monthly Payments with 5.90% Interest Rate Promotional Offer will be charged to your credit card account and form part of the Purchase amount charged to the Account under this Promotional Offer.** See your Cardholder Agreement or ask your local authorized dealer for details.

**No Interest with Minimum Payments for 12 Months Promotional Offer:** Subject to credit approval with a Yard Card Canada or Yard Card Canada Plus credit card account. A minimum purchase of \$1,500 or more is required. The minimum payment for this promotional offer is a special repayment factor of 1.00% of the balance for a 12 month promotional term. 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 the Preferred Rate of interest will apply. After the promotional term expires the minimum payment will increase to the greater of \$10 or 3.0% of the account balance and 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. **A one-time Promotional Fee of \$125 for the 12 Months No Interest with Reduced Minimum Payments Promotional Offer will be charged to your credit card account and form part of the Purchase amount charged to the Account under this Promotional Offer.** See your Cardholder Agreement or ask your local authorized dealer for details.

**No Interest with Minimum Payments for 3 Months Promotional Offer:** Subject to credit approval with a Yard Card Canada or Yard Card Canada Plus credit card account. A minimum purchase of \$500 or more is required. The minimum payment for this promotional offer is a special repayment factor of 1.00% of the balance for a 3 month promotional term. 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 the Preferred Rate of interest will apply. After the promotional term expires the minimum payment will increase to the greater of \$10 or 3.0% of the account balance and 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. **A one-time Promotional Fee of \$125 for the 12 Months No Interest with Reduced Minimum Payments Promotional Offer will be charged to your credit card account and form part of the Purchase amount charged to the Account under this Promotional Offer.** See your Cardholder Agreement or ask your local authorized dealer for details.