

## Unique Lighting Contractors – U.S.

**Date:** January 25, 2021  
**To:** Contractors Installing Unique Lighting Systems  
**From:** David Adams, Senior Manager, Financial Services  
**Subject:** Toro Credit Card Retail Finance Programs February 1 – April 30, 2021

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See the attached menu for full details of Toro's February 1 – April 30, 2021 retail finance promotions for Unique Lighting installations. You'll find the following great options for your customers.

- 0% Interest for 18 or 24-months – True no-interest loan
- 3.99% Interest for 36-months – Lower monthly payments
- Deferred Interest for 6, 12, or 18-months – No customer fee

### **Attachments**

- \* Promotion Menu
- \* Customer Promotion Flyer with editable fields for your logo or notes
- \* "Dealer" (Contractor) Enrollment Application

### **Toro Credit Card (Citi) Program Enrollment**

Be sure you're enrolled in the Toro credit card program to take advantage of our incredible retail financing promotions! Simply complete the attached application titled "Toro Credit Card Dealer Application" and email to Citi at [ccsdealerapplications@citi.com](mailto:ccsdealerapplications@citi.com). Call Citi's Merchant Services at 866-786-2026 with any questions.

**IMPORTANT!** On the enrollment application where asked for your "Toro Dealer #" be sure to input "**Lighting**". This lets Citi know you are a Unique Lighting contractor which qualifies you for the proper promotions.

Once enrolled, expect to receive a phone call from Citi, and later, a Welcome Kit with the information you need to use the program roughly five business days after your approval.

### Customer Brochures

Your Welcome Kit will contain a letter to you, as an irrigation or lighting contractor, with instructions on how to order a supply of informational customer brochures at no charge.

### **Contractor Training**

View a video showing how to process customer credit applications and sales transactions on the Toro credit card at any time by using this link, <https://www.youtube.com/watch?v=x3YStqkickKM>.

Please contact your Toro regional sales manager with any questions regarding these promotions or:

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## Unique Lighting Retail Finance Menu February 1 - April 30, 2021

Unique Lighting Projects ONLY	Equal Pay/No Interest	Plan Code	Min Ticket	Payment Factor	Customer Fee	Contractor Cost
	0% for 24 Months*	2474	\$3,000	4.17%	\$150	0.00%
	3.99% for 36 Months*	3674	\$3,000	2.95%	\$150	0.00%
	0% for 18 Months*	1875	\$1,000	5.56%	\$50	0.00%

Other Projects	Equal Pay/No Interest	Plan Code	Min Ticket	Payment Factor	Customer Fee	Contractor Cost
	0% for 24 Months*	2477	\$3,000	4.17%	\$150	4.00%
	3.99% for 36 Months*	3677	\$3,000	2.95%	\$150	2.00%

Everyday Programs	With Pay/Def. Interest <sup>1</sup>	Plan Code	Min Ticket	Payment Factor	Customer Fee	Contractor Cost
	WPDI for 6 Months	0603	\$200			0.50%
	WPDI for 12 Months	1203	\$400	1.00%	No Fee	1.50%
	WPDI for 18 Months	1801	\$500			5.50%
	Standard Revolving	Plan Code	Min Ticket	Payment Factor	Customer Fee	Contractor Cost
	Prime + 20.49%	0100	\$1	1.00%	No Fee	0.00%

Monthly payment is the amount financed multiplied by the payment factor or \$29, whichever is greater.  
 Example: \$3000 financed x .0417 (payment factor) = \$125.10 monthly payment.

\* Use of these promotions restricted to projects that do not consist of products/components where an option to use a similar in purpose Unique Lighting product/component exists. Non-compliance with this will result in your termination from the Toro credit card program.

- 1 Interest accrues from the date of purchase at Prime + 20.49% and will be waived if paid in full by the interest free date.  
 2 Rebate will be automatically mailed to customer within 8 - 10 weeks after purchase date. No action or form needs to be taken or submitted by the contractor or customer.

## Eligibility

### Contractors

Must sell and install Toro/Irritrol branded irrigation products or Unique Lighting branded products to homeowners and take full responsibility for the completed project.

### Lighting Projects:

- Lighting must include 100% Unique Lighting equipment

### Other Projects:

- Competitive products to Toro/Irritrol irrigation or Unique Lighting **may not** be used on any plan.
- **May** include non-competitive items (hardscape, fencing, water) maximum loan is \$10,000.00. If the customer would like to finance more non-competitive items please refer to the "Other projects and Everyday Programs"