



Toro SWS Retail Finance Programs

May 1, 2024 - July 31, 2024

Innovative financing solutions by Western Equipment Finance provide customers with competitive financing options plus the ability to earn Business Credit History. We are a bank-owned, direct lender with a team of experienced outdoor power financing professionals. We underwrite, fund, and service in-house.

Finance Amount	Program	Description	Payment Factor
\$5,000 +	TO-24	0% for 24 Months	0.041670
	T-399-24	3.99% for 24 Months	0.043420
	TO-36	0% for 36 Months	0.027780
	TO-42	0% for 42 Months	0.023810
	TO-48	0% for 48 Months	0.020834
	T-199-48	1.99% for 48 Months	0.021691
	T-299-48	2.99% for 48 Months	0.022130
	T-499-48	4.99% for 48 Months	0.023025
	T-499-60	4.99% for 60 Months	0.018867
	T-599-72	5.99% for 72 Months	0.016568
	T-799-36	7.99% for 36 Months	0.031332
	T-799-48	7.99% for 48 Months	0.024408
	T-799-60	7.99% for 60 Months	0.020272
	T-799-72	7.99% for 72 Months	0.017528
	TNP-6-299-48	NPNI for 6 months, 2.99% to follow for 48 months	0.022130

Calculate the monthly payment by multiplying the amount financed by the payment factor.

For example: \$50,000 on a 60-month term at 4.99% is $\$50,000 \times 0.018867 = \943.35 monthly payment.



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TORO®



TERMS & CONDITIONS

- All programs are offered On Approved Credit (O.A.C)
- All contracts booked as an Equipment Finance Agreement or a \$1 buyout Equipment Lease Agreement
- Application only to \$250,000. Additional financial information required on larger requests
- Minimum amount financed is \$5,000
- Minimum time in business is one year
- \$199 standard documentation fee (\$250 in Pennsylvania) + additional \$75 for titled equipment
- Not all customers will qualify for the promotional terms; alternative terms may be offered

Customers Earn Business Credit History with Commercial Lending

As a commercial lender, Western Equipment Finance only reports credit/payment history to Commercial Credit Agencies. We do not report the financing agreement on the personal credit bureau of the owner(s) with satisfactory payments.

Western 
Equipment Finance

Start your application today!

- Apply Online: [Click Here](#)
- Email: applications@westernequipmentfinance.com
- Fax: 800-215-6799