

WHEN COMFORT CAN'T WAIT

RUUD® RESIDENTIAL KWIKCOMFORT® SECOND LOOK FINANCING PROGRAM



Get a Credit Decision Within Seconds
and Approvals up to \$20,000

Even if you've been turned down for credit by a primary lender, you can still secure a loan for new Heating, Cooling and Water Heating products or unforeseen repairs.

Our Residential KwikComfort® Second Look Financing Program specializes in qualifying customers who have been overlooked by traditional finance companies—allowing a wide range of homeowners to secure funds by approving down to a 550 FICO score while still offering:

- Credit decision in seconds
- Affordable monthly payments
- Payback terms: 3-5 years
- No prepayment penalty
- Approvals up to \$20,000
- Covers the entire cost of home improvement jobs
- Revolving line of credit to use now or later

Looking Beyond Credit Scores

Not all customers fit into the traditional lending criteria, and a credit score does not always give the whole picture. Our Residential KwikComfort® Second Look Financing Program offered through Fortiva™ Retail Credit looks at your entire credit history, not just your credit score or a single event that happened in the past, to provide the highest approval rate possible.

Applications Made Easy

Your contractor can help guide you through our quick and easy online application process. Credit decisions are instant so you can apply and finance your home improvement job on the same day.

FAQs

Q: What is the interest rate?

The interest rate varies based on the offer you select. Residential KwikComfort® Second Look Financing offers financing with interest rates as low as 9.99%.

Q: Is there a promotional period? If so, when does it begin and end?

Our Residential KwikComfort® Second Look Financing Program has plans that allow you to defer interest for up to 12 months and the deferment period begins once the job is completed.

Q: How long will I be paying for this?

Our Residential KwikComfort® Second Look Financing Program has financing plans that allow you to spread your payments out for up to 5 years—providing you with a manageable monthly payment that can fit your budget—and you won't be penalized for paying your loan off early.

Q: What will I have to pay monthly?

Our Residential KwikComfort® Second Look Financing Program offers financing plans that allow you to pay a monthly repayment of 2.12% of the total amount financed.

Q: Are there any fees?

For late payments, there is a \$15.00 late fee. Insufficient funds are charged a \$20.00 fee.

Why wait? Purchase the Ruud comfort solutions you need, fast—get started today!



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In keeping with its policy of continuous progress and program improvement, Ruud reserves the right to make changes without notice. Not available in Canada.

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