

V O L V O



Q1 2026 FINANCE OFFERS

Exclusively through Volvo Financial Services

Valid 1/1/2026-3/31/2026

Table of Contents

<u>Bundled Offers</u>	3
<u>12 Reasons to Buy and Demo an Excavator</u>	4
<u>Online Credit Application</u>	6
<u>Q1 2026 Rates</u>	7
<u>SMART Commercial Account</u>	11
<u>Insurance and Waiver Offerings</u>	12

Bundled Offers

These bundles are available to add on to select Finance Offers. Carefully read the full details and qualifications for each bundle, and follow the icons on each program offer page to see which bundles are available.



Extended Coverage

3 year 5,000 hours Extended Coverage included on bundle offers for Wheel Loaders, Articulated Haulers and Excavators, see program pages for details.

For Extended Coverage bundles, coverages will be added automatically after the loan closing. Dealers do not need to purchase Extended Coverage in the portal. If customers would like to change the coverage terms, please contact the VCE Extended Coverage team at support.extended.coverage@volvo.com for a special quote.

GPE ✓



24-Hour Parts Guarantee

Volvo guarantees delivery of replacement parts within 24 hours of order placement or the freight is free. Certain geographical and part size/volume conditions apply.

GPE ✓ | COE ✓ | Road ✓



Fuel Efficiency Guarantee

Units ≤ 36 months of age from original wholesale date. Requires a VFS SMART Commercial Account for reimbursement.

GPE ✓



ActiveCare® Direct

24/7/365 telematics monitoring and reporting. Free for (1) year from date of purchase of an applicable new machine purchase.

GPE ✓ | COE ✓ | Road ✓



Volvo Service Contracts

(Repair & Maintenance Agreements) SCA credits are included in bundled offers on Loader Low Rate and Excavator programs, these credits can be used to purchase Volvo Service Contracts and other services.

GPE ✓



SCA

(SMART Commercial Account) Open a new VFS SCA account and receive a one-time registration credit for new customers. Required for Fuel Efficiency Guarantee reimbursement.

GPE	COE	Road
\$1,000	\$500	\$500

*See finance program details for additional SCA Credit offers, which are offered per machine on bundle offers.

V O L V O

REDESIGNED VOLVO EXCAVATORS GIVE YOU THE EDGE

Lower Maintenance Costs

Get a 50% increase in hydraulic oil life with service intervals extended to 3,000 hours for regular hydraulic oil and 6,000 hours for long-life hydraulic oil.



Expanded Work Modes

10 settings include two specific to power and four specific to automatic ECO modes.

Additional Work Lights

Added lighting on the cab, boom and arm helps make working in the dark easier and safer.

Greater Operator Precision

In-cab Dig Assist, plus automated boom/bucket movements and an advanced electric control joystick, offer smoother operation with more precise control.

Additional Safety Rallings and Relocated Footsteps

Cab entry and exit is even easier.

New DEF Sight Gauges and Splash Guard

Checking and refilling DEF is easy with features that help you prevent contamination and inadvertently putting DEF in the diesel tank.

Up to 15% Better Fuel Efficiency

Increase fuel efficiency with a newly optimized electro-hydraulic system, plus a smart cooling system and engine speed regulation for higher torque at a lower rpm.

Keyless Engine Start

Start up quickly using a simple key code. Store multiple operator preferences to customize your machine for the specific ways you work.



TAKE IT — AND START EARNING MORE.



Volvo Smart View with Obstacle Detection

Operators get a 360° view, plus it combines camera technology and a new radar detection system to help them distinguish between objects and humans for a heightened level of awareness.



Built-in Cooler/Heater Compartment

Store lunch, snacks, drinks and more in a handy new cab compartment.



In-Cab Wireless Phone Charger

Keep your mobile phone charged throughout the day using a wireless charger right next to the seat.



Additional Sunscreens

Added sunscreens help make work a little easier during the long days of summer.

ActiveCare® Direct

24/7/365 active machine monitoring plus easily accessible online fleet reports.

24-Hour Parts Guarantee

If a machine goes down, Volvo guarantees delivery of parts within 24 hours of order placement (48 hours Canada & Hawaii).

Do more with new Volvo excavators – get your edge and do more with your day.

Want to see these new excavators up close?
Take an excavator walkaround.

Enhance Your Customer's Experience

Apply for Credit Online

Financing just got easier, and so did your sales. With our online credit application, you can streamline the selling process, close the deal faster and get your customers back to work. Take advantage of easier submissions and faster funding by guiding your customers to the online application.

Dealer/Sales Rep Benefits

Customer Benefits

Simplified submission process, making it easier to submit applications	Simplified Submission	Easily submit applications from their phone or desktop at their convenience
Faster approvals and shorter sales cycle time help dealers close deals faster	Faster Approvals	Quick decisions and expedited delivery times
Maintain control of your deals without influence from third-party lender	Control over the deal	Knowledge of who their lender is and greater transparency with rates and terms
Higher customer satisfaction and higher app-only limits compared to competitors	Satisfaction	Access to an online portal for account information, online payments and more
No fees from third party online apps	Cost & Convenience	One-stop shopping experience for equipment, financing and insurance

Apply Online Today

Customers can access a credit application at the following locations.

- ✓ [VFS website](#)
- ✓ VCE website
- ✓ Scanning this QR code
- ✓ Coming Soon to dealer websites!



For questions about the online credit application, please contact your District Finance Manager.

Q1 2026 RATES

Volvo Financial Services

Excavator Pay Dirt, All Dealer Levels

Excavators EC140-EC750, EWR130-EW240, All model variants, 2025 and newer model year, <1000 hours at loan Inception, DORF eligible, SPC and Previously TOT ineligible, Max Cap of 125% of DNET (or ATF whichever is less) for standard rates

CHOOSE YOUR OFFER

Offer 1: Rate Only

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	0.00%	0.00%	0.00%	0.00%	1.49%
	Payment Factor	.083333	.041667	.027778	.020833	.017306

Offer 2: Bundled Rate

Extended Coverage: 3 year 5,000 hour full machine coverage for EC140-EC550 (EC, ECR, without TT&M).

SCA Credits: \$1,500 for EC/EW130-170, \$2,000 for EC/EW200-300, \$3,000 for EC350-500

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	0.00%	1.49%	1.99%	2.29%	3.19%
	Payment Factor	.083333	.042316	.028638	.021822	.018053

Excavator Conversion, All Dealer Levels

Excavators EC140-EC750, EWR130-EW240, All model variants, 2023 and newer model year DORF eligible, SPC and Previously TOT ineligible, Max Cap of 125% of DNET (or ATF whichever is less) for standard rates

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	0.00%	0.99%	1.99%	2.99%	4.39%
	Payment Factor	.083333	.042098	.028638	.022130	.018593
1%	Customer Rate	N/A	0.00%	1.29%	2.49%	3.99%
	Payment Factor	N/A	.041667	.028334	.021910	.018412
2%	Customer Rate	N/A	N/A	0.59%	1.99%	3.59%
	Payment Factor	N/A	N/A	.028031	.021691	.018232

Road Smart, All Dealer Levels

Compactors: DD15-DD140C, CR30B, CR35B, PT125C, PTR240, SD45B, SD75B, SD115B, 2023 and newer model year DORF eligible, SPC and Previously TOT ineligible, Max Cap of 130% of DNET (or ATF whichever is less) for standard rates

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	0.00%	0.00%	0.00%	0.00%	1.49%
	Payment Factor	.083333	.041667	.027778	.020833	.017306

Compact Wheel Loaders, All Dealer Levels

Compact Wheel Loaders, 2025 and newer model year, DORF eligible, SPC and Previously TOT ineligible, Max Amount to Finance of 130% of DNET

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	0.00%	0.00%	0.00%	0.00%	1.49%
	Payment Factor	.083333	.041667	.027778	.020833	.017306

Compact Excavators, All Dealer Levels

Compact Excavators, 2024 and newer model year, DORF eligible, SPC and Previously TOT ineligible, Max Amount to Finance of 130% of DNET

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	0.00%	0.00%	0.00%	0.00%	0.00%
	Payment Factor	.083333	.041667	.027778	.020833	.016667

Q1 2026 RATES (CONT.)

Volvo Financial Services

Loader Low Rate, Level 2 Dealers

Wheel Loaders L60-L260, All model variants, 2025 and newer model year, <500 hours at loan inception, DORF eligible, SPC and Previously TOT ineligible, Max Cap of 120% of DNET (or ATF whichever is less) for standard rates

CHOOSE YOUR OFFER

Offer 1: Rate Only

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	0.00%	0.00%	0.00%	0.99%	1.99%
	Payment Factor	.083333	.041667	.027778	.021257	.017523

Offer 2: Bundled Rate

Extended Coverage: 3 year 5,000 hours powertrain and hydraulic coverage for L60-L260

SCA Credits: \$1,500 for L60-L90, \$3,000 for L110-L260

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	0.99%	1.99%	2.99%	3.29%	3.99%
	Payment Factor	.083781	.042536	.029077	.022263	.018412

Articulated Hauler, Level 2 Dealers

Articulated Haulers A25-A50, All model variants, 2025 and newer model year, <500 hours at loan inception, DORF eligible, SPC and Previously TOT ineligible, Max Cap of 120% of DNET (or ATF whichever is less) for standard rates

CHOOSE YOUR OFFER

Offer 1: Low Rate plus extended coverage on select models

Extended Coverage: 3 year 5,000 hour Powertrain + Hydraulics extended coverage for A25 and A40

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	0.00%	0.00%	0.00%	0.99%	1.99%
	Payment Factor	.083333	.041667	.027778	.021257	.017523

Offer 2: Bundled Rate

Extended Coverage: 3 year 5,000 hour complete machine coverage for A35-A50

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	0.00%	0.99%	2.29%	2.99%	3.69%
	Payment Factor	.083333	.042098	.028769	.022130	.018277

GPE Rental Conversion, Level 2 Dealers

Articulated Haulers A25-A50, Wheel Loaders L60-L260, All model variants, 2023 and newer model year, DORF eligible, SPC and Previously TOT ineligible, Max Cap of 120% of DNET (or ATF whichever is less) for standard rates

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	0.99%	2.49%	3.99%	4.99%	5.49%
	Payment Factor	.083781	.042756	.029520	.023025	.019097
1%	Customer Rate	0.00%	1.49%	3.49%	4.49%	4.99%
	Payment Factor	.083333	.042316	.029298	.022799	.018867
2%	Customer Rate	N/A	0.49%	2.69%	3.99%	4.59%
	Payment Factor	N/A	.041880	.028945	.022575	.018684

Q1 2026 RATES (CONT.)

Volvo Financial Services

Compact E-Mobility Offerings, All Dealer Levels

0% Customer Rate for 60 months on Compact E-Mobility Machines 2024 and newer model year
 DORF eligible, SPC and Previously TOT ineligible, Cap of 130% of DNET (or ATF whichever is less) for standard finance rates

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	0.00%	0.00%	0.00%	0.00%	0.00%
	Payment Factor	.083333	.041667	.027778	.020833	.016667

E-Mobility Lease Offering, All Dealer Levels

Lowered Lease Payments: 24-month Leases Now Available!

Standard Lease: Traditional FMV or FPO

All-Inclusive Lease: Bundled FMV or FPO, preventive maintenance and physical damage insurance

E-Mobility Lease vs Loan Payment Simulation

Model	Cap Cost	24M FMV Lease 500 Annual Hours	60M Loan 0% Rate
JEC18	\$73,847	\$1,000	\$1,231
JECR18	\$69,167	\$1,000	\$1,153
JECR25	\$79,185	\$1,000	\$1,320
JL20	\$129,716	\$1,761	\$2,162
JL25	\$138,340	\$1,996	\$2,306
JDD25	\$92,217	\$1,328	\$1,537

Contact us today for an E-Mobility lease quote

E-Mobility Extended Coverage, Eligible for Loan and Lease Offerings

Extended Coverage: 6 year 5,000 hour complete machine coverage

1,000 hour maintenance parts**

• Please reference technical service bulletin MOI 1000-Hour Maintenance Parts Offer for Electrics**

* Payment simulations are for illustrative purposes only. Transactions subject to final cap cost, sales tax, additional options and fees.

* Options are available to finance charger and infrastructure, please contact your DFM for more details.

Q1 2026 RATES (CONT.)

Volvo Financial Services

1-Rate, All Dealer Levels

All Models 2024 and newer, DORF eligible, Previously TOT ineligible, Max Cap of 120% of DNET (or ATF whichever is less) for standard rates

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	5.99%	6.89%	7.29%	7.39%	7.49%
	Payment Factor	.086062	.044723	.031010	.024128	.020033
1%	Customer Rate	4.09%	5.89%	6.69%	6.89%	7.09%
	Payment Factor	.085191	.044271	.030736	.023895	.019844
2%	Customer Rate	2.19%	4.89%	5.99%	6.39%	6.69%
	Payment Factor	.084325	.043822	.030417	.023664	.019655

VCE Corporate Owned Inventory and End of Lease Refinances, All Dealer Levels

VCE corporate-owned inventory within 6 months of purchase from VCE Remarketing Inventory and VFS end-of-lease machines
Bundle Offers for Volvo Certified Machines only:

Powertrain Warranty up to 1,200 hours

Free Freight in lower 48 states within 500 miles from point of origin

Dealer Participation	Term	12	24	36	48	60
0%	Customer Rate	4.39%	5.79%	6.39%	6.69%	6.89%
	Payment Factor	.085328	0.044226	.030599	.023803	.019749

Used Volvo Special Rates, All Dealer Levels

Used Volvo Construction Equipment in dealer inventory

Dealer Participation	Term	24	36	48	60
0%	Customer Rate	7.49%	7.59%	7.69%	7.79%
	Payment Factor	0.044995	.031148	.024268	.020176

Terms and Conditions

The offering finance company for these programs is Volvo Financial Services (VFS), and each transaction is subject to VFS credit approval. Final rate and terms are subject to credit review and underwriting by VFS, and not all customers may qualify. Rates are dependent upon credit profile: Premium ("A"), Preferred ("B") credit profiles and Standard ("C") credit profiles. Dealer must receive an Approval Acknowledgement from VFS and contract must be funded on or before 3/31/2026. Equipment sold to national accounts and government municipalities is ineligible. VFS reserves the right to amend or cancel these programs at any time without notice. Valid for U.S. dealers and transactions.

VCE Order Policy and Program Support: Rates are dependent on dealer level on VCE Ordering Policy at the moment of retail funding. Any increase to quoted rates to end user due to a decrease on dealer-level changes should be covered by the dealer with additional subsidy.

SMART COMMERCIAL ACCOUNT

Volvo Financial Services

Promotions	Promotion	Promotion Fee	Program Code	Eligibility
Attachments	6 Equal Payments	2.00%	ATTACH6EQ0124	Volvo and Non Volvo Attachments
	12 Equal Payments	6.00%	ATTACH12EQ0124	Volvo and Non Volvo Attachments

- \$5,000 minimum

Promotions	Promotion	Promotion Fee	Program Code	Eligibility
Repairs	6 Equal Payments	2.00%	REPAIR6EQ0124	Repairs on Volvo Machines Only
	12 Equal Payments	6.00%	REPAIR12EQ0124	Repairs on Volvo Machines Only

- No minimum for 6-month offer
- \$25,000 minimum for 12-month offer

*Dealer must obtain customer-executed disclosure statement for all programs.
All invoices through SCA are subject to a 2.00% dealer transaction fee, which cannot be passed on to the customer.

Special Considerations

Program Name:	Fee:
6 Equal Payments - Bundle	2.00%
24 Equal Payments - Repair	7.75%

6 Month Bundle

- \$50,000 bundle minimum
- Age of invoices must be 60 days or less
- Requires PSF credit approval and docs prep

24 Month Repair

- Volvo equipment only
- \$100,000 minimum transaction
- 10% down payment required
- ACH required
- Requires PSF credit approval and docs prep
- UCC filed

Support

Parts and Services Financing Team | vfs.psf.support.na@volvo.com
Online application and information | smartcommercialaccount.com

Terms and Conditions

General Terms & Conditions Applicable to All Offers. SMART Commercial Account ("Account") is a program offered by Parts and Service Financing, a division of VFS US LLC (Parts and Services Financing or PSF). All credit obtained with the Account is an extension of credit made to the customer for its benefit and not to or for the benefit of the Authorized Account Holder. The credit limit for an Account will be established by Parts and Services Financing, and the outstanding balance under the Account (including accrued fees and finance charges) may not, at any time, exceed this credit limit. Parts and Services Financing may change any credit limit at any time. Payments may include transaction fees charged by dealer arising from the Account. Account must be used solely for business or commercial purposes and not for personal, family, household or any other consumer purposes. Complete terms and conditions are set forth in the account holder application and agreement. Parts and Service Financing reserves the right to amend or cancel this program at any time without notice. This offer is available to U.S. and Canadian residents only and is subject to approval by and all terms and conditions of Parts and Service Financing. Payments may include transaction fees charged by dealer arising from the SMART Commercial Account program. Receive a one time \$500 to \$1,000 credit for opening a new SMART Commercial Account when you purchase a qualifying piece of compact, general purpose or road machinery and finance it through Volvo Financial Services, a division of VFS US LLC.

INSURANCE AND WAIVERS

Volvo Financial Services

CURRENT OFFERING	MAX LIMIT	HOW TO GET A QUOTE	BENEFIT TO DEALER
Accidental Death & Dismemberment (AD&D) Voluntary Supplemental Offering	Up to \$100,000	volvo.enrolladdinsurance.com	<ul style="list-style-type: none"> • Helps customer offset out-of-pocket expenses related to a primary health insurance policy • AD&D insurance pays the customer cash in the event of a covered incident.
Dealer Floorplan Insurance	None	Online application here or send inquiry to insurance@volvo.com	<ul style="list-style-type: none"> • Simple underwriting • Specialized coverages • Competitive rates
Loss Damage Waiver for rented equipment	None	Send an email to insurance@volvo.com	<ul style="list-style-type: none"> • Eliminates need to get COI from customer • Expedites rental process • Markup fee income
Equipment Protection Plan (Physical Damage Coverage)	Up to \$1,000,000 per eligible asset OR Up to \$1,000,000 Per contract	Dealer quote at POS	<ul style="list-style-type: none"> • Faster funding • Eliminates need to get COI from customer • Admin fee income
GAP Waiver	Available on assets valued up to \$500,000	Dealer quote at Available at Dealership	<ul style="list-style-type: none"> • Pays up to \$50k difference between insurance payout and loan or lease balance* • Markup fee income

Terms and Conditions

Insurance policies are underwritten and issued by independent insurance companies, not Volvo Financial Services or Volvo Insurance Services. The information herein is accurate at the time of publication; however, Volvo Financial Services reserves the right to amend or discontinue product and/or service offerings at any time without prior notice.

This publication is intended for dealer use only. Please do not distribute.

V O L V O