## Consumer Financing for Napoleon Equipment



As we mentioned in yesterday's blog post, a major element of Napoleon's design philosophy is creating products that people aspire to own. We have partnered with three consumer financing programs to allow your customers to achieve their aspirations a little early. Offering consumer financing is an easy call with Napoleon. While we strongly feel that Napoleon provides excellent value across the board, the reality of the economy is that many homeowners don't have the cash on hand necessary to replace a failing system with a high-efficiency one. Consumer financing allows homeowners to cut their utility bills now and make smaller payments with a low-interest rate over the life of the system. It also makes it easier for contractors to recommend the best system for the job and not just one that fits into the customer's emergency spending budget. Below is a rundown of all three consumer financing programs available with Napoleon equipment!

## RedBrick

RedBrick is a consumer financing company dedicated solely to the HVAC industry. They have the experience and technology necessary to help contractors improve their ticket values and to help homeowners upgrade their comfort and energy efficiency. With RedBrick financing, you also gain access to dealer programs and marketing support, providing you with more ways to expand your business.

RedBrick contractors can see profits increase by as much as 25%. This is in addition to increases in repeat call rate and close rate. RedBrick also has a convenient app, allowing you to submit applications and browse financing options at the job site.

## ViewTech Financial Services by Spruce Finance

Viewtech is all about empowering consumers to upgrade the energy efficiency of their home. They offer financing up to \$30,000, enough to cover most residential installs multiple times over. They waive their contractor fee for high credit applicants and offer approvals for lower credit applicants.

Their APR rates vary between 7% and 15%, making it an affordable option for any consumers. For payment terms, the minimum is 36 months and the maximum is 144 months or 12 years. Between the reasonable rates and the wide range of terms, your customer's payments can be as low as 1.03% of the total project cost per month.

Their funding is direct-deposited same day and their decisions are instant. You don't have to worry about losing customers waiting to hear back from them or losing job time waiting for the money to clear.

## **FTL Financing**

There is a lot to love about FTL's consumer financing options. All of their programs are free to contractors and reduced rate programs are available to Able customers with no minimum monthly payment options or deferred interest options. These different programs allow you to appeal to a broader customer base.

The FTL website features convenient online account management and an application tracker, allowing you to handle financing on-the-go provided you have a device with an internet connection.

One of the best parts about Napoleon equipment is the wow factor. The Ultimate 9700 Series furnace demands a double take; it's the kind of product that can sell itself. With consumer financing, the Ultimate 9700 is within reach for any consumer who wants to upgrade the energy efficiency of their home. With consumer financing, you're not only empowering your customers to choose the HVAC equipment that they want, you're improving your business model and bottom line.

RedBrick Financing Brochure | Viewtech Brochure | Viewtech Rate Sheet | FTL Rate Sheet