

DATE
December 1, 2025

TO
All U.S. YANMAR Tractor Dealers

SUBJECT
Yanmar Tractor Retail Program

PROGRAM #
US-TV100125

PROGRAM PERIOD
12/01/2025 - 01/31/26

PRODUCTS
All YANMAR Tractors
UTVs | Hay Equipment | Bed Shaper

VIBRANT PROGRAM RULES

- All rebate and DSI claims must be submitted to Yanmar within 30 days of retail delivery date.

100% of the amount financed on Yanmar branded tractors, attachments, freight, dealer prep, applicable taxes, installation charges are eligible for standard and low rate-financing.

- Non Yanmar equipment may not be included in amount financed. Financing of these items will require dealer participation or blended rate.
- Tractors must be warranty registered and delivery report completed and submitted to Yanmar//One along with copy of retail sales invoice.
- UTVs must be must be warranty registered and claim form completed and submitted to Yanmar//One along with a copy of the customer invoice.
- Yanmar reserves the right to terminate or modify this program at any time with written notice.
- Terms up to **120 months**.
- Cash rebate is eligible on any term of standard financing, but is not eligible on any of the low-rate subsidy programs.

New

90 Days No Payments plan!

- No payments for 90 Days on all Yanmar Tractors & UTV's sold in December & Janurary.
- First payment is due 90 days from contracted Vibrant Credit Union Purchase date.

Cash Rebates available with
Standard-Rate Financing up to 120 months



CASH REBATE + STANDARD FINANCING					
Model	Dealer Sales Incentive	Tractor Only	Rebate w/1st Attachment	Rebate w/2nd Additional Attachment	Rebate w/ Additional Yanmar-Branded Implement
SA221/SA223	\$350	\$500	\$1,200	\$300	\$200
SA223 KURO	\$350	N/A	\$900	\$300	\$200
SA325/425/324/424	\$350	\$500	\$1,900	\$300	\$200
YT235	\$600	\$500	\$2,400	\$300	\$200
YT235C	\$600	\$500	\$2,900	\$300	\$200
YT347/359	\$650	\$500	\$2,900	\$300	\$200
YT347C/YT359C	\$650	\$500	\$3,400	\$300	\$200
YM342/YM347/YM359	\$750	\$500	\$2,400	\$300	\$200
YM225/YM232/YM238	\$550	\$500	\$1,900	\$300	\$200
SM240/SM240H	\$250	N/A	\$1,400	\$300	\$200
SM475	\$350	N/A	\$1,900	\$300	\$200

¹Attachments include Yanmar front loader, backhoe or mid-mount mower.
²Qualified 2nd attachments include mid-mount mower, front loader, backhoe, SB60R or SB-60C (snowblower) with purchase of tractor and 1st attachment only.
³Qualified Yanmar-Branded implements eligible for rebate when purchasing tractor and 1st attachment include Tarter rotary cutter, rotary tiller and finishing mower and all Woods implements excluding post hole digger and quick hitch.

CASH REBATE + STANDARD FINANCING			
MODEL		DEALER SALES INCENTIVE	REBATE
UTV	Bull	\$300	\$2,000
	Longhorn	\$300	\$2,000
	Brahma	\$300	\$2,500
HAY TOOLS	Baler YMRB32	\$100	\$700
	Mower YMDM50	\$100	\$400
	Rake YMGR88	\$100	\$250
	Package of YMRB32, YMDM50, YMGR88	Additional \$150	Additional \$150
BED SHAPER	Bed Shaper*, Rotary Tiller* & Drip Tube Kit B620SK, RT620YJ, DTKIT-RBS	\$100	\$250

All Standard Rates are based on Term and Credit Category matrix.
Shorter terms and higher credit categories result in lower rates!

VIBRANT STANDARD-RATE				
Credit Category: A+			Credit Category: A	
Term	Rate	Factor	Rate	Factor
36	6.99%	0.030873	6.99%	0.030873
48	6.99%	0.023942	6.99%	0.023942
60	6.99%	0.019796	6.99%	0.019796
72	6.99%	0.017044	6.99%	0.017044
84	7.49%	0.015333	7.99%	0.015581
120	7.49%	0.011865	7.99%	0.012127

*Please see rates for Credit Category B or lower on page 5.

Low rate financing is available for well qualified buyers, not all customers will qualify.

Low Rate for 60-96 Months Offer Eligible for 660+ credit borrowers only

Model	Terms	Rate	Payment Factor
ALL TRACTOR & UTV MODELS	60	1.99%	0.017523
	72	2.99%	0.015189
	84	3.99%	0.013664
	96	4.49%	0.012419

Model	Terms	Rate	Payment Factor	Down Payment	OR	Dealer Participation
UTV	60	0.00%	0.016667	20%		4%

Rebates are not available with low-rate financing.

Submit warranty registration & rebate/DSI claims on YANMAR//One.

120 Month Low Rate Option* No down payment and no dealer participation

Model	Terms	Credit	Rate	Payment Factor	Dealer Participation
ALL TRACTOR/ UTV MODELS	120	660+	4.99%	0.010602	0%

*Must finance minimum of \$15,000 to qualify for 120 month option

Customer Rate Table No down payment and no dealer participation

Model	Terms	Customer Rate Table		
		A+ 730+	A 680-729	B 640-679
ALL TRACTOR/ UTV MODELS**	36	0%	0%	5.99%
	48	.99%	.99%	5.99%
	60	1.99%	1.99%	7.99%
	72	2.99%	2.99%	7.99%
	84	3.99%	3.99%	9.99%
	120	4.99%	4.99%	9.99%
	96	4.49%	4.49%	9.99%

Term	Rate	Payment Factor
36	0.00%	0.027777
36	4.99%	0.030417
48	0.99%	0.021257
48	5.99%	0.023480
60	1.99%	0.017523
60	7.99%	0.020272

Term	Rate	Payment Factor
72	2.99%	0.015189
72	7.99%	0.017528
84	3.99%	0.013664
84	9.99%	0.016596
96	4.49%	0.012419
96	9.99%	0.015169
120	4.99%	0.010602
120	9.99%	0.013210

Financing provided through Yanmar Finance
Powered by Vibrant Credit Union (VCU)

E loanprogram@vibrantcu.org
T 800 479 6206

Monday-Friday 7:30 a.m. - 6:00 p.m. CST
Saturday: 8:30 a.m. - 2:00 p.m. CST

Yanmar + Dealer Participation Example Costs:

3.99% for 120 with 3% dealer participation

0% for 60 with 5% dealer participation

0% for 72 with 8% dealer participation

*There are numerous low rate options available to buy down the rate

**Participation cost will vary depending on final amount financed

Contact vibrant for other low rate buy down options and costs