

PROGRAM GUIDELINES & FUNDING REQUIREMENTS

Contact Us: 877-475-5959

Dealer Support: dealersupport@finbeusa.com

Dealer Support Hours

Monday - Friday: 9:00 a.m. - 8:00 p.m. EST Saturday: 10:00 a.m. - 6:00 p.m. EST

Verification Support: verification@finbeusa.com

Verifications Support Hours

Monday - Friday: 9:00 a.m. - 6:00 p.m. EST

Upload steps: <https://dealerportal.finbeusa.com/login>



Gap	Up to \$1,200 or state max
ESC	<ul style="list-style-type: none"> Minimum contract term must be 24 months/24,000 miles and must include coverage for seals and gaskets Warranty can be sold for a max of \$4,000 (cars); \$5,000 (trucks); \$6,000 (diesel trucks)
Insurance Deductibles	Max \$1,000 Comprehensive/Collision
Proof of Residence	<ul style="list-style-type: none"> POR is not required for Vamos or Classic programs. Applicant is required to add a GPS device on the vehicle. One form of standard POR with applicant's name and stated residence required dated within the past 30 days (Electric/cable/water bill, bank statement, phone bill, credit card, medical bill, etc.). Junk mail will NOT be accepted. (BK program & NV residents)
Proof of Income	<ul style="list-style-type: none"> Bank statements must be validated through Turbo Pass Must prove 100% of income stated in applications Job letter accepted with \$1,000 fee and 3-payment recourse (Vamos program only) 3 most recent canceled checks (copies of front and back of cashed checks)
Ineligible & Restricted Vehicles	<ul style="list-style-type: none"> Rebuilt, branded/salvage, lemon law, gray market/unknown mileage, total loss, flood damaged vehicles, airbag deployment, insurance auction — including taxis, limousines, police cars, delivery vehicles, tow, ride sharing vehicles, and all discontinued lines — are all ineligible Frame/structural/unibody damage vehicles accepted with 2-payment recourse
Blackout Period	First payment due date may NOT fall after the 25 th of the month.

ALL VAMOS DEALS REQUIRE A PASSPORT

UPS or USPS Shipping to DDS:	State	Lienholder Name	ELT #/Code
FinBe USA	PA	FinBe USA	74320100701
4054 Willow Lake Blvd, Suite 5059	AZ	FinBe USA	743201007
Memphis, TN 38118	FL	FinBe USA	226379551
	CA	Credito Real USA Finance LLC	GWU
	SD	FinBe USA	743201007
	GA	FinBe USA	101749410816
FedEx Shipping to DDS:	IA	Credito Real USA Finance LLC	74320100700
FinBe USA	TX	Credito Real USA Finance LLC	74320100700
4054 Willow Lake Blvd, Suite 5059	SC	FinBe USA	743201007
Memphis, TN 38153	LA	FinBe USA	ESZA
	WI	FinBe USA	117888
Contract Assignment/ Gap/ Warranty:	NE	"FinBe USA	45689898
FinBe USA	OH	FinBe USA	E03395
1475 W. Cypress Creek Rd. #300	NY	FinBe USA	65142
Fort Lauderdale, FL 33309	WA	"FinBe USA	AFA
	VA	FinBe USA	6KELT
	NC	Credito Real USA Finance LLC	47037296
Lienholder Registration:	NV	"FinBe USA	CRO022
FinBe USA	MI	FinBe USA	LH123438
P.O. Box 278272	CO	FinBe USA	E7432010070001
Sacramento, CA 95827	MD	"FinBe USA	1749
	MA	FinBe USA	C42825
Loss Payee for Insurance:	NJ - NON-ELT	AFS Acceptance LLC	025009519958270
FinBe USA	WV	FinBe USA	E01074WV
P.O. Box 924249	KS	FinBe USA	743201007
Fort Worth, TX 76124	ID	FinBe USA	743201007
	IN	FinBe USA	7432010070001
	IL	FinBe USA	E01074IL

Any changes to an application may result in revised pricing

REV. 6/12/25