

DATE: February 1st, 2026  
 TO: HNA Construction Equipment US Dealers  
 SUBJECT: SNOW LEASE PROGRAM  
 PROGRAM NO.: RTFSTL03  
 PROGRAM PERIOD: January 1<sup>st</sup>, 2026 through March 31<sup>st</sup>, 2026  
 PRODUCTS: See Table Below  
 PROGRAM TYPE: Retail Financing

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The Snow Lease program for the Wheel Loaders is available in both US and Canada.

HNA's Snow Lease Program guidelines include:

- Maximum subsidy amount = 110% of dealer net invoice and freight, PDI and delivery
- Excludes machines previously rented, retailed or received rebates
- The program is subject to availability
- 6 ON and 6 OFF skip payments are available
- For qualified buyers, average monthly payments on a 60-month lease term can be as low as noted on the table below. Final monthly payments will vary based on machine configuration, lender terms, and credit approval.

Country	Model	Lease Term	Monthly Payment
US & Canada	HL930	60 month / 500 hr	\$ 3,599
	HL940	60 month / 500 hr	\$ 3,799
	HL955	60 month / 500 hr	\$ 4,699

Lender Contact Info:

Country	Panel Lender	Main Contact	Email
US	Mitsubishi HC	Ivan Franklin	IFranklin@mhccna.com
Canada	Mitsubishi HC	Issac Oakie	ioakie@mhccna.com

For additional questions regarding this program, please contact your HNA District Sales Manager or call our Norcross, Georgia office at (678) 823-7777.

DATE: FEBRUARY 1<sup>st</sup>, 2026  
 TO: HNA Construction Equipment Dealers  
 SUBJECT: Q&A SNOW LEASE PROGRAM  
 PROGRAM NO.: RTFSTL03  
 PROGRAM PERIOD: August 1<sup>st</sup>, 2025 through March 31<sup>st</sup>, 2026  
 PRODUCTS: Eligible WLO Models  
 PROGRAM TYPE: Retail Financing

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#### HNA's Snow Lease Program Q&A:

- How does the excess hour penalty/overage charge matrix work?

CALCULATION: ((Monthly Payment\*Number of Total Payments based on Term)/Total Lease Usage Hours)\*1.5

EXAMPLE: HL930

Term – 60 months ( 6 payments a year, total of 30 payments)

Monthly Payment - \$3,599, total payments of \$107,970

Hours – 500 annual, total hours of 2,500

Effective Hourly Rate - \$107,970/2,500= \$43.19

Overage Hour Charge - \$43.19\*1.5 = \$64.79

\*Note payments may vary, use as reference

- What is the return or Walk-Away Lease Process?
  - Customer has up to 90 days before the end of the term to provide MHCA notice that they are returning equipment. If no notice is given then the lease will auto renew.
  - Upon giving notice MHCA will provide customer with FMV (with finance options), Lease renewal options, return instructions.
  - Equipment inspections will be scheduled 30 days prior to return and customers will be billed for any excessive damage repairs
  - Once equipment is returned to dealer hours will be checked for any overages
  - No overage hour or repair charges will be applied if customer buys equipment
- Residual Value Disclosure?
  - If a customer decides they would like to purchase the equipment, MHCA will then provide them with the Fair Market Value purchase price upon the customer providing notice.
- Any Prepayment Penalty?
  - With leases there isn't a "Prepayment Penalty", customer would be responsible for the remaining payments on the lease.
- True Skip Payments?
  - This program involve True Skip Payments, not to be confused with "No Touch".

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