Fall Financing Promotion — Full Terms and Conditions

Terms effective September 15, 2026. Offer ends October 31, 2026.

Financing is provided by Financeit Canada Inc. ("Financeit"). Mitsubishi Electric Sales Canada Inc. does not lend money and does not extend credit.

The offer

Purchase a qualifying Mitsubishi Electric heating and cooling product from a participating MEQ authorized dealer and, on approved credit from Financeit, pay principal-only payments of 0.4% of your loan amount each month for the first 12 months.

Not available on R410A and HX products.

All financing is subject to Financeit's credit approval. Not all applicants will qualify.

How the financing works

Months 1–12 - promotional period

You pay 0.4% of your original loan amount each month. No interest accrues on the loan during this period, and your payments are applied to principal.

After the promotional period

Your remaining balance converts to a loan with a 60-month term at an initial fixed annual percentage rate (APR) of 13.99%. The rate, the period for which it applies, and your monthly payment amount are governed by your loan agreement with Financeit.

Your payments are calculated over 240 months, not 60

This keeps your monthly payment low, but it has an important consequence: your loan is not paid off when the 60-month term ends. A significant balance will remain, because payments calculated over a 240-month period cover mostly interest in the early years.

What happens at the end of each 60-month term

Provided your loan is not in default, the balance remaining at the end of each 60-month term automatically renews for a further 60-month term under your loan agreement.

- You do not need to submit a new application, pass another credit check, or sign anything.

- The rate and monthly payment for each renewal term may be different from 13.99%, and are determined under your loan agreement.
- Terms continue to renew until your loan is fully repaid.

If you would rather not renew, you may pay your outstanding balance in full by the end of your current term.

Fees and other charges

An administration fee and other charges may apply in addition to the payments described above. These are governed by your loan agreement. Ask your dealer, and read your loan agreement, before you sign.

Prepayment

You may prepay all or part of your loan at any time, without penalty.

Your actual payment amounts

Your dealer and Financeit will provide your specific payment amounts, applicable rate, fees and total cost of credit before you sign anything. Ask for them, and read your loan agreement — it sets out the amounts and terms that apply to you and prevails over the general description on this page.

Full disclosure - outside Quebec

*Offer expires October 31, 2026. Available at participating MEQ authorized dealers. Offer not available on R410A and HX products. Subject to credit approval by Financeit Canada Inc. ("Financeit").

Customers who purchase a qualifying Mitsubishi Electric product and obtain an approved Financeit loan will make monthly principal-only payments equal to 0.4% of the original loan amount during the initial 12-month promotional period. No interest accrues on the loan during that promotional period.

At the end of the promotional period, the outstanding balance converts to a loan with an initial 60-month term at an initial fixed annual percentage rate ("APR") of 13.99%. The rate, the period for which it applies, and the payment amount are governed by the borrower's loan agreement with Financeit.

Monthly payments during the initial 60-month term are calculated using a 240-month amortization period and will not repay the outstanding balance in full during that term.

Provided the loan is not in default, any balance remaining at the end of each 60-month term will automatically renew for a further 60-month term under the original loan agreement, without a new application, credit check or signature. The APR and monthly payment applicable to each renewal term may change and are determined in accordance with the loan agreement. If the borrower elects not to renew, the outstanding balance must be paid in full by the maturity date of the current term. Further 60-month terms continue until the loan is fully repaid.

An administration fee and other charges may apply in addition to the amounts described above and are governed by the borrower's loan agreement. The borrower may prepay all or part of the loan at any time without penalty. Other terms and conditions apply. For further details, contact a participating MEQ authorized dealer.

Residential Summit Program dealers

Where this offer is promoted as available only through Residential Summit Program dealers, the disclosure above applies, except that the offer is valid only for dealers registered at the Summit tier of the Residential Summit Program.

Quebec

Credit rate: 13.99% per year

The financing available in Quebec differs from the financing described above. If you are purchasing in Quebec, the following applies.

Offer ends October 31, 2026. Available at participating MEQ Dealers in Quebec. Not available on R410A and HX products. Subject to credit approval by Financeit.

Months 1–12 — promotional period

You pay 0.4% of your original loan amount each month. No credit charges accrue on the loan during this period, and your payments are applied to principal.

After the promotional period

Your remaining balance converts to a loan on the terms set out in your Financeit loan agreement, at an initial credit rate of 13.99% per year for the period specified in that agreement.

Your monthly payment, the term of your loan and the corresponding amortization period are set out in your loan agreement. Any rate that applies after that initial period, including on any renewal or continuation of your loan, is determined under your loan agreement and may change.

Fees and other charges

An administration fee and other charges may apply in addition to the payments described above and are governed by your loan agreement.

Prepayment

You may prepay all or part of your loan at any time, without penalty.

Full disclosure - Quebec

*Credit rate: 13.99% per year. Offer expires October 31, 2026. Available at participating MEQ Dealers in Quebec. Offer not available on R410A and HX products. Subject to credit approval by Financeit Canada Inc. ("Financeit").

Customers who purchase a qualifying Mitsubishi Electric product and obtain an approved Financeit loan will make monthly principal-only payments equal to 0.4% of the original loan amount during the initial 12-month promotional period. No credit charges accrue on the loan during that promotional period.

At the end of the promotional period, the outstanding balance converts to a loan on the terms set out in the borrower's Financeit loan agreement, at an initial credit rate of 13.99% per year for the period specified in that agreement. The monthly payment, term and corresponding amortization period are set out in the loan agreement. Any rate applicable after that initial period, including on any renewal or continuation of the loan, is determined in accordance with the loan agreement and may change.

An administration fee and other charges may apply in addition to the amounts described above and are governed by the borrower's loan agreement. The borrower may prepay all or part of the loan at any time without penalty. Other terms and conditions apply. For further details, contact a participating MEQ Dealer in Quebec.

Your loan agreement governs

Financing is provided by Financeit Canada Inc., not by Mitsubishi Electric Sales Canada Inc. All credit is subject to Financeit's approval. Your loan agreement with Financeit sets out the terms that apply to you, including all rates, payments and fees, and prevails over the description on this page. Read it before you sign.

Questions

Contact a participating MEQ authorized dealer, or a participating MEQ Dealer in Quebec.

Page last updated: September 9, 2026