



Peace-of-Mind Comfort Solutions



AFFORDABILITY

With rising costs for just about everything from groceries to monthly home payments, it's increasing difficult to save for those large ticket items, especially without sacrificing quality.

The good news... RUUD® offers easy payment solutions that won't burden your monthly budget.

This means, you can afford the right system for your home while still enjoying the precision comfort, performance and longevity RUUD® is known for.



COMFORT MADE EASY



AFFORDABLE

Easy Monthly Payments

Comfort Owl leasing offers a cost-effective and hassle-free solution for homeowners seeking easy monthly payments that fit within their monthly budget.

Enjoy peace of mind knowing there won't be any unexpected costs.



TRANSFERABLE

Pay Only While You Use

Unlock substantial savings, potentially amounting to thousands of dollars. By opting for Comfort Owl leasing, you have the advantage of complete transferability. This means that you only incur the benefit cost while living in your home.



PROTECTION

No Unexpected Expenses

This all-inclusive protection plan (parts, labour, repairs, replacement) not only provides financial security but also guarantees optimal performance and longevity from your HVAC system. No need to worry about unforeseen costs!



LEASE-TO-OWN

120 Months

Lease-to- Own offers the unique opportunity to gradually transition from leasing to owning your HVAC system, allowing you to enjoy the benefits of ownership with added protection. At the end of your lease agreement, own your HVAC system for one dollar!

AT A GLANCE

When You Choose Lease-to-Own (120 Months)

Enjoy all the comfort of RUUD while living in your home. If you decide to sell, no problem. Your lease agreement is transferable with your home sale. Plan on staying in your home? Great! Own your RUUD system at the end of term for only \$1 with full transparency, no hidden back-end fees or commitments. Trust to you count on!

Peace of Mind Protection

What's better than warranty protection? Full product protection on parts and labour for the entire term of your lease to own agreement. No additional monthly service agreements to worry about. Your RUUD system is covered with 24/7 customer support. Relax, we have you covered!

When You Choose Financing (120 Months)

Do you desire the freedom to pay off your RUUD equipment at your convenience while still enjoying low monthly payments? Opting for financing may be the ideal solution. With economical financing options available, experiencing RUUD® comfort is effortless. Financing your purchase offers the benefit of being able to pay off the amount owing at any time without incurring any penalty charges.

However, unlike the lease-to-own approach, if you plan to sell your property, you will need to repay the loan before the home sale, whereas lease-to-own plans are entirely transferable.

Regardless of your decision, we provide industry leading comfort options to make your home comfort affordable!

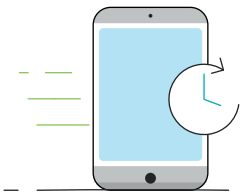
WHEN IT COMES TO COMFORT...YOU DECIDE

FEATURE	Lease to Own	Financing	Cash Purchase
No up front costs			--
Breakdown protection (Labour & repairs included)		--	--
After hours emergency service		--	--
Parts replacement			
Unit replacement		--	--
Flexible terms			N/A
Transferable agreement		--	N/A
End of Term Ownership (Buyout)	\$1	\$0	\$0

*As covered under the terms and conditions of manufacturer's warranty
 + Breakdown Protection requires annual preventative maintenance service

With Comfort Owl, you don't have to choose between your family vacation and home comfort. You can have both!

By opting for easy monthly payments, you can comfortably afford high-quality RUUD® equipment without compromising your lifestyle or other home improvements.



QUICK APPLICATION

Applying for Comfort Owl Financing is quick and easy. Just visit our website or apply right from your phone using the Comfort Owl app. Fill out a simple application form with basic personal and financial information.



INSTANT APPROVAL

Comfort Owl offers near instant approval for financing, making it even easier for you to bring comfort into your life. Simply complete our quick application process online and our system will swiftly assess your application, and if approved, you'll receive instant confirmation, allowing you to proceed with your Comfort Owl purchase without delay.

Lease To Own FAQ

What if I sell my house?

Leasing your RUUD® system provides the advantage of enjoying all the comfort and benefits of a quality RUUD system without any of the upfront costs! Even better, when it's time to sell your home, your RUUD® system lease transfers to the new home owners. This means you only pay for your RUUD® system while you live in your home.

What is covered if my equipment breaks down?

Unlike financing, when leasing your system, all parts and labour are included for the term of your lease agreement.

How long is the term, what happens at the end?

Both the lease and financing term is 120 months with purchase options throughout the duration. At the end of the lease term, own for \$1.

Financing FAQ

Difference between lease-to-own and financing?

Financing is a personal loan with customizable terms and payment options whereas a lease-to-own isn't owned until the end of term (\$1 purchase).

Is breakdown protection included with financing?

Breakdown protection is not included, however you can add a maintenance plan. Your RUUD system will be limited to your product warranty only.

Am I locked in to the finance term?

Financing is an open-loan, you have the option to contribute to your loan with no penalties at any time.

What happens if I sell my house?

You are responsible for the amount owing if you sell your home. The loan is not transferable, however you can decide to continue payments or pay off the balance.