

Get a GRIP

with the Winter Tire Program

Even if you're driving safely, winter roads can be slippery. Winter tires can help you stop more quickly and avoid sliding on ice and snow. Reduce your risk on the road with the Winter Tire Program, which provides **low-interest financing** to eligible Manitobans at prime plus two per cent*, on up to \$2,000 per vehicle. This financing can be used for the purchase of approved winter tires and associated costs from participating retailers.

How do I get started?

Check your eligibility at mpi.mb.ca/wintertires, then visit a participating retailer (complete list is available at mpi.mb.ca). To be eligible you must:

- be an individual (not corporate) Manitoba Public Insurance customer
- purchase qualifying winter tires for a passenger vehicle or light truck registered under your name
- not be subject to financing restrictions or have outstanding arrears on your Manitoba Public Insurance account

Visiting the retailer

The retailer will confirm your eligibility and complete the loan authorization. You'll need to provide your vehicle registration certificate and Manitoba driver's licence or identification card. You'll also be asked to:

- select a financing term between one and four years and a monthly payment withdrawal day
- choose between using the payment information on your existing Manitoba Public Insurance account or have your Autopac agent contact you for information
- provide your phone number and preferred Autopac agent

The retailer will print your loan information (including applicable interest rate), promissory note and terms and conditions for you to read and sign. If your purchase exceeds \$2,000, you will be required to pay the excess amount to the retailer at the time of the purchase.

Processing your loan

The retailer will send your signed forms to your Autopac agent, who may contact you to confirm your information. If they need to reach you and are unable to do so within 30 days, the full amount will be placed on your Manitoba Public Insurance account and will be due immediately.

After your Autopac agent processes your loan, they will mail you your payment schedule and loan information. Your first payment is withdrawn one month from the date the loan is processed. Subsequent preauthorized payments are withdrawn each month on the withdrawal day you selected.

Please note: You may see two withdrawals in your first month if your selected withdrawal day follows the day of the month that the loan was processed. For example if your loan was processed Oct. 5, and your selected withdrawal day was the 8th, then your first payment will be Nov. 4 and your second payment will be Nov. 8.

For more information, visit mpi.mb.ca/wintertires or talk to your tire retailer today.

* Interest rates are determined by the Bank of Canada and are subject to change without notice.



Look for this symbol on qualifying tires, indicating they have met specific snow traction performance requirements and are designed to be used in severe snow conditions.



**Manitoba
Public Insurance**

