

# OttoMoto® Announces Lender Partnership with Tenet

*Dealers can now sell more EVs with financing that accounts for fuel savings*

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OttoMoto®, the [embedded lending platform](#) reimagining the alignment between dealers and lenders, is partnering with Tenet to give dealers access to EV-specific financing for prime, low income, and rideshare buyers.



Through this partnership, OttoMoto dealers will now be able to benefit from Tenet's EV financing that qualifies buyers based on total cost of ownership - including the \$150-200 buyers save monthly on fuel costs - rather than just traditional income metrics. Dealers benefit from instant approvals, no fees, and fast funding, unlocking lower monthly payments for electric vehicle purchasers.

"OttoMoto is committed to expanding our ecosystem of lender partners who share our vision of accessibility, transparency, and responsible innovation," said Carol Docalavich, COO of OttoMoto. "Collaborating with Tenet allows our dealer network to support consumer demand for electric vehicle ownership with a financing experience tailored to the unique value attributes of EVs."

Tenet excels at approving more EV purchasers without eating into dealer profitability. Tenet qualifies EV buyers by accounting for unique residual curves, and fuel savings - typically \$150-200 per month - that traditional auto lenders ignore. By factoring in total cost of ownership rather than just purchase price, Tenet can approve more buyers and offer lower rates, while maintaining dealer profitability.

"Used electric vehicles are the most affordable cars in 2025, but traditional lenders are overpricing the risk. We built financing that does. Now thousands of Ottomoto dealers can offer consumers lower monthly payments." said Andreas Wallendahl, CEO and Co-Founder of Tenet. "Partnering with OttoMoto allows us to support dealers nationwide, enabling them to meet

rising demand for EVs with financing options designed to improve affordability and maintain dealer profitability.”

#### About Tenet

Tenet is an electric vehicle financing platform that works with credit unions and mission-aligned investors to offer rates traditional auto lenders can't match. By partnering with credit unions and accounting for the \$150-200 per month EV owners save on fuel, Tenet approves more buyers at lower rates and monthly payments, funding in whichever channel they are purchasing. For more information, visit [tenet.com](https://tenet.com)

#### About OttoMoto

OttoMoto is the leading embedded lending platform transforming how auto, RV, powersports, marine, and aircraft dealers connect with lenders. With deep industry experience, OttoMoto enables secure, compliant, and efficient digital-first lending workflows that reduce friction, prevent fraud, and de-risk transactions—empowering dealers to focus on selling, and borrowers to access fair and seamless financing. For more information, visit [www.ottomoto.net](https://www.ottomoto.net)

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