



END-OF-LEASE GUIDE



GOOD THINGS SHOULD NEVER COME TO AN END.

As the end of your current lease with GM Financial draws near, we'd like to thank you for your business, and we hope that you've had an excellent driving experience in your General Motors vehicle. To help guide you through the end-of-lease process, we've created this step-by-step guide. Or, visit gmfinancial.com/EndofLease.

What should you do with your current leased GM vehicle? You have several options from which to choose:

- Purchase or lease a new GM vehicle
- Purchase your current leased vehicle
- Turn in your leased vehicle

Want to continue enjoying the GM driving experience? GM has many new and exciting models available. Check your mail in the coming weeks because you may become eligible to receive incentives towards the purchase or lease of a new GM vehicle.

What will you be driving this time next year?

GM is consistently developing new and exciting models for our customers. Visit GM.com to check out new vehicles and determine which one fits your needs.



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YOUR LEASE-END OPTIONS



Buick Envision



Chevrolet Cruze



Cadillac XT5

OPTION 1: TURN IN YOUR GM VEHICLE AND PURCHASE OR LEASE A NEW GM VEHICLE

Are you ready for your next GM vehicle? Visit your nearest GM dealer to test drive the vehicle that's right for you. This is also a great time to discuss excess mileage and your vehicle's condition.

1. Make an appointment with your originating GM dealer.*
2. Select your next GM vehicle and discuss which financing options are best for you.
3. Turn in your vehicle, or structure your new lease or purchase to incorporate your current vehicle.

OPTION 2: PURCHASE YOUR LEASED GM VEHICLE

You can purchase your leased vehicle at any time during your lease period, or you may do so near the end of your lease. Here's how:

1. Contact your originating GM dealer to discuss purchase or finance options.
2. Call GM Financial at 1-800-436-1463 to request a customer payoff quote.

OPTION 3: TURN IN YOUR GM VEHICLE

Return the vehicle to the GM dealership where it was leased.* Remember to bring your owner's manual, extra set of keys and any other accessories that came with the vehicle.

1. Take some time to review your vehicle's condition using the excess Wear-and-Tear Card included in this guide.
2. Schedule a complimentary vehicle inspection at your originating GM dealer before you return your leased vehicle by calling 1-800-556-2811.
3. Make an appointment to turn in the vehicle at your originating GM dealership.

*If you have moved a significant distance since you leased your GM vehicle, or you would like to turn your vehicle in at another GM dealership, please contact GM Financial by phone at 1-800-436-1463.

TRADE IN YOUR VEHICLE

If you are facing excess mileage or wear-and-tear charges, but are interested in driving a new GM vehicle, discuss trading in the leased vehicle at your originating GM dealership. Schedule an appointment at your originating GM dealership to discuss your trade in options in more detail. After selecting your next GM vehicle, work with the dealer to structure your new lease or purchase.



TURN IN YOUR VEHICLE

Once the vehicle inspection and any repairs are completed, please make plans to turn in your leased vehicle at a GM dealership. When your leased vehicle is returned to a GM dealership, you will be provided a Vehicle Return Receipt for your records. This receipt provides written documentation that the vehicle was returned and verifies the current mileage. Most importantly, this receipt confirms that the dealership turned in the vehicle so that your account can be closed.

You may receive a final invoice within 60 days of returning your lease vehicle that could include excess wear-and-tear charges, excess mileage charges and any remaining lease liabilities on your account.





SELECT YOUR NEXT GM VEHICLE

CONSIDER THESE POPULAR GM MODELS FOR YOUR NEXT LEASE OR PURCHASE:

- Chevrolet Cruze
- Chevrolet Equinox
- Chevrolet Malibu
- Buick Encore
- Buick LaCrosse
- GMC Terrain
- Cadillac CTS

Ask your GM dealer for more information on these and other exciting new vehicles!

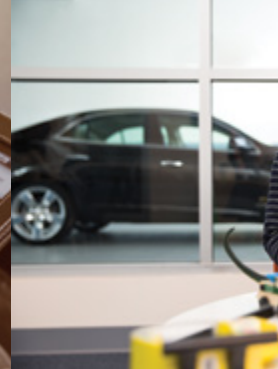
ENJOY THAT NEW CAR SMELL AGAIN.

We want to help you find the new GM vehicle that is just right for you. Visit GM.com to learn more about the latest models available from Chevrolet, Buick, GMC and Cadillac. You can even build your next ride online at each brand's website. And don't forget to ask your GM dealer about current offers and incentives.



Chevrolet Malibu

SCHEDULE YOUR INSPECTION



CONVENIENCE IS KEY.

Prior to turning in your leased vehicle, you will need to complete a vehicle inspection, which can be facilitated at your originating GM dealership, home or workplace by AutoVIN.

During an inspection, an AutoVIN agent will review your vehicle's condition and identify any excess wear and tear. After the vehicle inspection is complete, you will receive a condition report itemizing all wear and tear charges on your vehicle. Call **1-800-556-2811** or visit **www.AutoVINlive.com** to schedule your complimentary inspection.



GMC Sierra 1500 Denali



By scheduling an inspection at your originating GM dealership, your dealer can suggest helpful repairs to minimize your out-of-pocket expenses. Your dealer can also help you determine what repairs may be covered under the vehicle's manufacturer warranty.

Before you turn in your vehicle, you may want to make repairs related to excess wear and tear, and any outstanding recalls. Once your repairs are completed and before turning in your vehicle, mail or fax all repair receipts to GM Financial so a credit can be applied to your account. If you elect not to repair the excess wear and tear, any allowable excess wear-and-tear charges will be billed to your account and mailed to you within 60 days of turning in your lease.



SEND REPAIR RECEIPTS TO:

GM Financial
Attn: Post Maturity Assessor
PO Box 100
Williamsville, NY 14231
Fax: 1-877-301-3763

INSPECTION CHECKLIST

Here are a few helpful hints to prepare your vehicle for inspection:

- clean your vehicle inside and out

Make sure all equipment is present, including:

- all keys and key fobs
- owner's manual
- third-row seats (if applicable)
- other accessories included in the lease package
- original manufacturer wheels at the time of the lease
- power charging cables for electric vehicles

Don't forget your personal belongings, such as:

- sunglasses
- tollway tags and parking passes
- garage door openers
- after-market wheels

REVIEW YOUR VEHICLE'S CONDITION



Buick LaCrosse



A NICK HERE, A SCRATCH THERE...

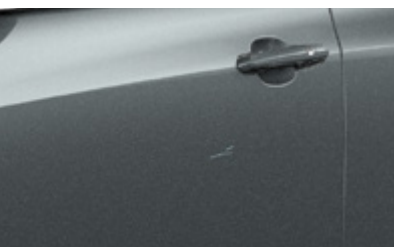
During a vehicle's life, some wear and tear is expected and considered normal. The next several pages of this guide summarize the most common wear and tear items and give you an idea of what we consider normal use. Using the information in this guide, along with the enclosed **Wear-and-Tear Card** (see back cover), you can review your vehicle's condition. This guide is here to identify any items that may be considered excess wear and tear and result in charges.

For questions about additional items not covered in this guide, contact GM Financial at **1-800-436-1463**.

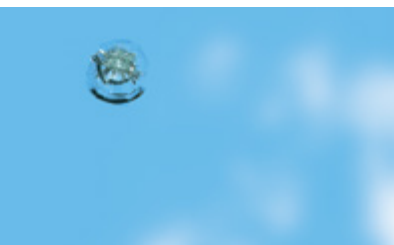
NORMAL



- Fewer than 4 dings (less than 2") per panel



- 1 dent or 2 scratches (less than 4") per panel



- Cracked glass less than 1/2" in diameter

EXCESS

- Hail damage or punctures on any panel



- 1 dent or 2 scratches (more than 4") per panel



- Cracked glass greater than 1/2" in diameter or spidered cracks



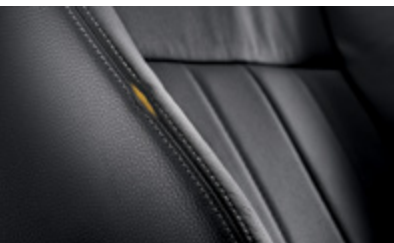
NORMAL



- Removable stains and minor carpet wear



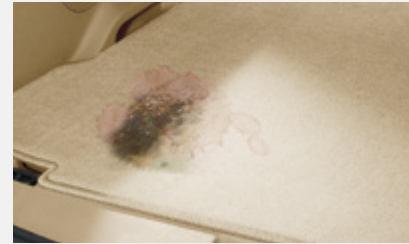
- Upholstery holes smaller than 1/8"



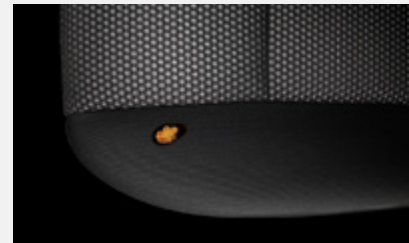
- Tears smaller than 1/2"

EXCESS

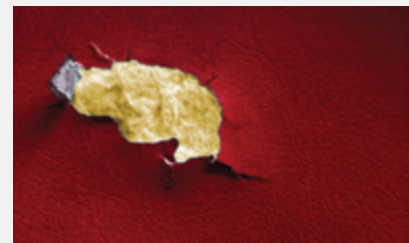
- Permanent stains



- Upholstery holes larger than 1/8"



- Tears larger than 1/2"



NORMAL



- No missing equipment or broken parts
- No instrument panel warning lights or messages illuminated

EXCESS

- Cracked headlights
- Mechanical defects
- Missing equipment
- Instrument panel warning lights or messages illuminated



NORMAL



- Original manufacturer wheels
- Undamaged tires with minimum $\frac{1}{32}$ " tread
- Wheels with scratches or gouges less than 3"
- Manufacturer recommended tire size and speed rating, regardless of tire brand

WHEELS & TIRES

EXCESS

- Mismatched tire size and speed rating
- Wheels with scratches or gouges greater than 3"
- Tire tread under $\frac{1}{32}$ "





Chevrolet Equinox

Q: WHERE DO I RETURN MY VEHICLE?

Your originating GM dealer is best qualified to assist you with the end-of-lease process. If you have moved a significant distance since you leased your GM vehicle, or you would like to turn in your vehicle at another GM dealership, please contact GM Financial at 1-800-436-1463.

Q: WHEN DO I RECEIVE MY SECURITY DEPOSIT?

If your lease agreement includes a security deposit, it will be returned to you, less any remaining amounts owed under your lease agreement, within 60 days of turning in your leased vehicle.

Q: WHAT CHARGES CAN I EXPECT ON MY FINAL INVOICE?

If you turn in your lease vehicle, you are responsible for any excess wear-and-tear charges, remaining payments, excess mileage charges, fees, taxes and/or citations.

Q: HOW CAN I OBTAIN A PAYOFF QUOTE?

Contact your originating GM dealer to assist with obtaining a quote or call GM Financial at 1-800-436-1463. Please have your account number, social security number or vehicle identification number (VIN) available to help us quickly locate your account.

Q: CAN I TURN IN MY VEHICLE EARLY?

Yes. You can turn in your vehicle early. However, you are still responsible for amounts under your lease agreement.



For answers to additional questions or for more information, contact GM Financial at **1-800-436-1463**.

CALL ON US WHEN YOU NEED A HAND.

For questions, call GM Financial at 1-800-436-1463
or visit gmfinancial.com/EndofLease.

Monday through Thursday: 8 a.m. to 11 p.m. ET
Friday: 8 a.m. to 9 p.m. ET
Saturday: 9 a.m. to 5:30 p.m. ET

To schedule a vehicle inspection, contact AutoVIN at
1-800-556-2811 or visit www.AutoVINlive.com.





GM FINANCIAL LEASING

For questions or more information visit gmfinancial.com/EndofLease

WEAR-AND-TEAR CARD

- Fewer than 4 dings per panel less than 2"
- 1 dent or 2 scratches per panel less than 4"
- Interior cuts and tears smaller than 1/2"
- Wheel scratches and gouges less than 3"
- Interior stains smaller than 1"
- Tire tread depth at least 4/32" from the lowest point. When inserting bottom edge of card into tire tread, the blue color indicator should not be visible.



4/32" Tire tread depth ⇕



REV-0716

WEAR-AND-TEAR CARD

Remove this card and hold it against your vehicle to measure any dings, dents, scratches or tears. It can also be inserted into your tire tread to measure depth.



GM FINANCIAL LEASING

For questions or more information, visit gmfinancial.com/EndofLease.

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