











LEASE-END 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 lease-end process, we've created this step-by-step guide. Or, visit gmfinancial.ca/en-ca/lease-end.html for more information.

Want to continue enjoying the GM driving experience? GM has many new and exciting models available, and you may become eligible to receive incentives toward 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.ca to check out new vehicles and determine which one fits your needs.



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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 dealership to test-drive the vehicle that's right for you. This is also a great time to discuss excess kilometres and your vehicle's condition.

- 1. Make an appointment with your originating GM dealer.
- Select your next GM vehicle and discuss which financing option is best for you.
- Turn in your vehicle, or structure your new lease or purchase to incorporate your current vehicle as a trade-in.

OPTION 2:

PURCHASE YOUR LEASED GM VEHICLE

You can purchase your leased vehicle at any time during your lease period. Here's how:

- 1. Contact your originating GM dealership to discuss your finance options.
- Contact your originating dealership or call GM Financial at 1-800-668-9777 to request your purchase option price.
- 3. Follow the instructions provided to complete your purchase.

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.
- A complimentary vehicle inspection will be arranged and performed by an inspection company authorized by GM Financial.
- 3. Make an appointment to turn in the vehicle at your originating GM dealership.
- 4. Consider purchasing or leasing a new GM vehicle.

TRADE IN YOUR VEHICLE

If you are facing excess kilometres or wearand-tear charges or your vehicle needs have changed and you're interested in driving a new GM vehicle, discuss trading in the leased vehicle at your originating GM dealership.

- Schedule an appointment at the GM dealership where you leased your vehicle
- Explore your trade-in option in detail and determine if you have any equity in your vehicle
- Work with your dealer to structure your new lease or finance to incorporate your current vehicle as a trade-in





Once the vehicle inspection and any repairs are completed, please make plans to turn in your leased vehicle at a GM dealership.

- Set up an appointment with the dealership where you leased your vehicle
- The dealer should provide a "Vehicle Turn-In Receipt" to you
- This receipt confirms that your vehicle is turned in and verifies the kilometres at return

You may receive a final invoice within 60 days of returning your lease vehicle that could include excess wear-and-tear charges, excess kilometre charges and any remaining lease liabilities on your account. We encourage you to discuss the potential lease-end liabilities with your GM dealer prior to turning in the vehicle, or contact GM Financial at 1-800-668-9777.



SELECT YOUR NEXT GM VEHICLE

ASK YOUR GM DEALER FOR MORE INFORMATION ON THESE AND OTHER EXCITING NEW VEHICLES!

- · Chevrolet Traverse
- Buick Encore
- · Chevrolet Blazer
- GMC Sierra
- Chevrolet Silverado
- GMC Terrain
- Chevrolet Equinox

ENJOY THAT NEW CAR SMELL AGAIN.

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





contacts you to schedule the inspection, scheduling it at the GM dealership where you leased your vehicle is a great option. You can also schedule it at home or work.

During the inspection, the inspection agent will review your vehicle's condition and identify any excess wear and tear. After the vehicle inspection is complete, you will receive instructions on how you can access your report online.

Buick Encore GX



By scheduling an inspection at the GM dealership where you leased your vehicle, 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.

After any repairs are completed and before turning in your leased vehicle, please mail, fax or email repair receipts to GM Financial, so a credit can be applied to your account.

If you elect to not repair excess wear and tear, those charges will be billed to your account, and an invoice will be mailed to you.

SEND REPAIR RECEIPTS TO:

GM Financial

Attn: Wear and Tear Department 2001 Sheppard Ave East, Suite 600

Toronto, ON M2J 4Z8 Fax: 1-866-497-7477

cservice@gmfinancial.com

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
- parking passes
- garage door openers
- aftermarket wheels
- clear navigation of all saved addresses, erase programmable garage door codes and delete all saved phone numbers



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, 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.

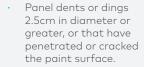
For questions about additional items not covered in this guide, contact GM Financial at **1-800-668-9777**

EXCESS

NORMAL



Fewer than four dings or dents less than 2.5cm in diameter per panel that have not penetrated or cracked the paint surface.



 Hail damage or punctures on any panel.



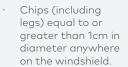
Panel scratches less than 10cm in length that have not penetrated or cracked the paint surface.







- Chips (including legs) less than 1cm in diameter anywhere on the windshield.
- Maximum of three chips allowed.



 Windshield is cracked and/or broken.



NORMAL





Any removable stains.

Permanent stains.





No upholstery holes on seats or carpet.

Any interior upholstery holes, cuts or tears.





· All mechanical items functional.

 Any malfunctioning or nonoperational equipment.



EXCESS

NORMAL



- No missing equipment or broken parts.
- Any replacement part that meets manufacturer's specifications of equal quality and design.
- Any missing equipment (including keyless entry
- Any replacement part that does not meet manufacturer's specifications of equal quality and design.



WHEELS & TIRES

EXCESS

NORMAL



- Tread depth greater than 3mm at the shallowest point (including spare tire).
- Tires must match manufacturer's recommendation guidelines.
- The two tires on each axle match in type and brand name.
- Original manufacturer wheels

Note: Winter/snow tires are acceptable on vehicles returned Nov. 1-April 15, but must meet the above-mentioned requirements.

- Tread depth equal to or less than 3mm at the shallowest point.
- Tires have gouges, cuts or sidewall plugs. Wheels with scratches
- Mismatched tire size The two tires on each axle do not match in type and brand name.
- Studded tires



FREQUENTLY ASKED QUESTIONS

Q: WHERE DO I RETURN MY VEHICLE?

The GM dealership where you leased your vehicle is best qualified to assist you with the lease-end 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 1-800-668-9777.

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 kilometre charges, fees, taxes and/or citations.

Q: HOW CAN I OBTAIN A PURCHASE OPTION PRICE?

Contact the GM dealership where you originally leased your vehicle to assist with obtaining a purchase option price or call GM Financial at 1-800-668-9777. Please have your account number or vehicle identification number 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 **1-800-668-9777.**



CALL ON US WHEN YOU NEED A HAND.

For questions, call GM Financial at 1-800-668-9777 or visit gmfinancial.ca/en-ca/lease-end.html

Monday through Friday: 8 a.m. to 5 p.m. ET



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