

Your Kia Lease-End Kit

Just what you'll need
to close out your lease.



Finance

The background of the top half of the page is a photograph of the interior of a car, looking out from the driver's seat. The car's interior is dark, and the view through the windshield shows a bright, hazy sky. The text is overlaid on this image, enclosed in a thick red rectangular border.

KNOW WHAT'S AHEAD FOR YOU.

Congratulations, your lease is almost finished. And, as always, Kia Motors Finance wants to set you up for success. So, we developed this kit. It details everything you'll need to know and do in the four months leading up to your contract maturity date, including:

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- **Your options for closing out your lease**
 - **Steps to getting a new Kia or keeping your current one**
 - **Helpful resources**
(FAQs, forms, ways to reach us and more)
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Prep for your lease-end by giving the kit a read now. Then keep it handy for quick reference. To make the process even easier, we'll notify you when you need to act.



However you choose to finish your lease, we hope you'll continue with Kia Finance. We are committed to being the smartest way for you to finance a set of wheels. Our extensive knowledge of Kia vehicles combined with an experience that comes with only serving Kia drivers helps us to do just that.

As a thank you for being a customer and to keep you one, we'd like to offer you a Loyalty Reward — just lease or finance the purchase of a new Kia through Kia Finance within a limited time after your contract maturity date and the disposition (turn-in) fee will be waived. (Learn more in this kit's "Key Lease-End Terms" section.)

That's about it for now. Please let us know if there's anything we can do for you during lease-end. We love to share our know-how.

SO, WHAT'S THE RIGHT ANSWER FOR YOU?

Now's a great time to think about how you'll close out your lease. You can get behind the wheel of a new Kia, keep your leased vehicle or just return it. Whatever you choose, we'll be with you all along the way.



Want to lease or purchase a new Kia?

It's as simple as:

1

Find the perfect vehicle for you at kia.com

2

Contact your Kia dealer to schedule a test drive

3

Turn in your current vehicle using the Lease-End To-Do List



Want to keep your current Kia?

Get a Buyout Quote by contacting your Kia dealer, visiting KMFUSA.com or speaking with a Lease-End Advisor at **(855) 537-8542**, Monday through Friday, 8 a.m. – 9 p.m. Eastern. Select a payment option from your dealer or an advisor then continue enjoying your Kia — a title release will arrive following your payment being processed.

LEASE-END TO-DO LIST

Turning in your current Kia? Here's what you should do before you and your Kia take one last drive to the dealer together. We know from experience that carefully completing this list makes your path to lease-end as smooth and surprise-free as possible.

Between now and returning your vehicle:

- Identify excess wear and use with the Self-Assessment Form
- Make necessary repairs to avoid any excess wear and use charges
- Explore your lease-end options and steps with an advisor by calling **(855) 537-8542**, Monday through Friday, 8 a.m. – 9 p.m. Eastern
- See the benefits of leasing or purchasing your next Kia with us at **KMFUSA.com**
- Schedule a Turn-In Appointment at your Kia dealer

When returning your vehicle:

- Clean it inside and out
- Remove any garage door remotes and toll tags
- Fill out and sign an Odometer Disclosure Statement (search for and download at **KMFUSA.com**) then fax completed statement to **(972) 590-3968**
- Make sure all equipment originally provided with the vehicle is present, including but not limited to:
 - ▶ Keys and keyless remotes
 - ▶ Owner's manual
 - ▶ Headrests
 - ▶ Cargo covers/nets (if applicable)
 - ▶ License plates (check with DMV to determine plate return requirements)

Note: If your state requires you to send in your license plate(s), do so after you turn in your vehicle then fax the receipt your state gives you to us at **(972) 590-3995**.

HELPFUL RESOURCES

Wear and Use Estimation Tool

Evaluate your vehicle's potential excess wear and use by placing this tool over each damaged area. If an area exceeds the acceptable limit for its damage type, then mark it on the Self-Assessment Form. Doing so will give you an estimate of charges you may incur and repairs you might consider making.

Wear and Use Estimation Tool



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Acceptable wear and use includes:

- Scratches less than 4"
- Dings/dents less than 4"
- Windshield cracks less than 2"
- Window chips less than 1/2"
- Paint chips less than 1/2"
- Tire tread more than 1/8" from lowest point

Contact us at:
KMFUSA.com
(855) 537-8542
Monday through Friday
8 a.m. – 9 p.m. Eastern

Tool provides estimate only and is not binding. Final wear and use charges will be determined through a formal inspection after vehicle turn-in.



Window or Paint Chips less than 1/2"

1

2

3

4

1/8" Tire Tread Depth (Not an indicator of vehicle safety or road worthiness)

Online Self-Assessment

You can also identify and estimate excess wear and use on the web or from your mobile device at: KMFUSA.com/lease-end.

Contact Us

Need something else? Here are the places you can find us and all the best info.



Visit
KMFUSA.com/lease-end



Contact a Lease-End Advisor
at (855) 537-8542
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Call or stop by
your Kia dealer

Common Lease-End Questions

Should I set up an appointment to return my vehicle to my Kia dealer?

Yes, we recommend you schedule a Turn-In Appointment to allow for a smooth vehicle return experience and to address any concerns you may have.

Can I return my car to a non-Kia dealer?

No, your vehicle must be returned to an authorized Kia dealer.

What charges may I still be billed for after I turn in my vehicle?

The following charges, if applicable, may be included on your End-Of-Term Invoice:

- Excess wear and use
- Excess mileage
- Disposition (turn-in) fee
- Any past due and unpaid monthly payments
- Any other fees (e.g. unpaid late payment fees, taxes, tolls)

Do I need to do anything with my license plates after I turn in my vehicle?

Requirements vary by state. Please contact your Department of Motor Vehicles (DMV) if you have questions about how this applies to you.

How do I purchase my current vehicle?

Please contact your Kia dealer, call us at (855) 537-8542 or log into your account at KMFUSA.com to get a Buyout Quote and purchase instructions.

Can I make repairs to avoid excess wear and use charges?

Yes. By making repairs, you can avoid wear and use charges. Contact your Kia dealer to get assistance with repair options. You may also choose to have repairs done independently as long as they are done prudently and according to industry standards. All repairs must be made using original equipment manufacturer's parts or those of equal value. Please call your Lease-End Advisor at (855) 537-8542, Monday through Friday, 8 a.m. – 9 p.m. Eastern, to learn more about repair requirements. Before getting any work done, check with your vehicle insurance company to see if any repairs can be covered.

How do I qualify for the Loyalty Reward?

To be eligible for the Loyalty Reward, just lease or purchase a new Kia with Kia Finance within a specified time period after your contract maturity date.

Key Lease-End Terms

Buyout Quote

The amount (including taxes) you'll pay to purchase your leased vehicle.

Disposition (Turn-In) Fee

A fixed fee, specified in the lease contract, payable at lease-end if the lessee does not purchase the vehicle. Kia Finance can waive this fee with a Loyalty Reward (see description below).

Excess Mileage

Mileage that exceeds the agreed upon miles per year the leased vehicle may be driven as stated in the lease contract. The mileage is prorated based on the number of months in the lease term. The lessee is obligated to pay a specified fee for each excess mile incurred.

Loyalty Reward

Loyalty has many benefits at Kia Finance. If you decide to lease or purchase a new Kia with Kia Finance, or purchase your current Kia, we'll waive the disposition fee. Reward available to customers who are not in default under their lease contract and who act within a specified time period after vehicle turn-in. Call a Lease-End Advisor or visit your dealer for details.

Maturity Date

The date when your lease contract ends and vehicle must be turned in.

Purchase Option

The option to purchase the leased vehicle typically at the scheduled end of the lease term for a fixed price plus a predetermined purchase option fee. Refer to the lease contract for specific terms and conditions.

Residual Value

The estimated value of your vehicle at lease maturity, which is predetermined at lease inception.



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The smartest way to finance.

