



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.ca/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.ca to check out new vehicles and determine which one fits your needs.



Buick Envision

TABLE OF CONTENTS

Your Lease-End Options	1
Trade in Your Vehicle	2
Turn in Your Vehicle	2
Select Your Next GM Vehicle	3
Schedule Your Inspection	4
Review Your Vehicle's Condition	6
Frequently Asked Questions	11
Contact Us	12
Wear-and-Tear Card	13

YOUR LEASE-END OPTIONS



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 option is best for you.
3. 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, 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. Contact your originating dealership or call GM Financial at 1-800-668-9777 to request your payoff quote.
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 using the excess Wear-and-Tear Card included in this guide.
2. 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 kilometers 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, as well as the potential equity you may have in your leased vehicle. After selecting your next GM vehicle, work with the dealer to structure your new lease or purchase to incorporate your current vehicle as a trade in.



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. Contact your originating GM dealership to set up an appointment to complete the turn in. 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 kilometer charges and any remaining lease liabilities on your account. We encourage you to discuss the potential turn in 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

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.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.



Chevrolet Malibu

SCHEDULE YOUR INSPECTION



CONVENIENCE IS KEY.

Prior to turning in your leased vehicle, you should complete a complimentary vehicle inspection, which will be performed by a GM Financial-authorized inspection company. The inspection company will contact you to schedule an appointment, which can take place at your home, work or at your originating GM dealership.

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



GMC Sierra 1500 Denali



Chevrolet Equinox

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.

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, any excess wear-and-tear 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
WearTear@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
- after-market wheels
- clear navigation of all saved addresses, erase programmable garage door codes, and delete all saved phone numbers



REVIEW YOUR VEHICLE'S CONDITION



Buick Encore



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**, 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**.

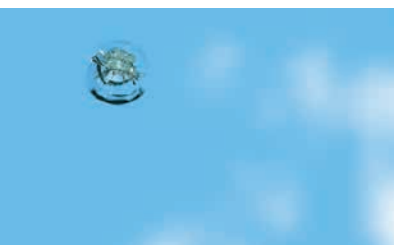
NORMAL



- Fewer than 4 dings or dents less than 2.5cm in diameter per panel that have not penetrated or cracked the paint surface.



- 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).

EXCESS

- Panel dents or dings 2.5cm in diameter or greater, or that have penetrated or cracked the paint surface.
- Hail damage or punctures on any panel.



- Panel scratches that have penetrated or cracked the paint surface.



- Chips (including legs) equal to or greater than 1cm in diameter anywhere on the windshield.
- Windshield is cracked and/or broken.



NORMAL



- Any removable stains.



- No upholstery holes on seats or carpet.



- All mechanical items functional.

EXCESS



- Permanent stains.



- Any interior upholstery holes, cuts, or tears.



- Any malfunctioning or non-operational equipment.

NORMAL



- No missing equipment or broken parts.
- Any replacement part that meets manufacturer's specifications of equal quality and design.

EXCESS

- Any missing equipment (including keyless entry remote) or broken parts.
- Any replacement part that does not meet manufacturers specifications of equal quality and design.



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.

EXCESS

- 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.



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



Chevrolet Traverse

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 1-800-668-9777.

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 kilometer charges, fees, taxes and/or citations.

Q: HOW CAN I OBTAIN A PAYOFF QUOTE?

Contact your originating GM dealer to assist with obtaining a payout quote or call GM Financial at 1-800-668-9777. Please have your lease 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/EndofLease.

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





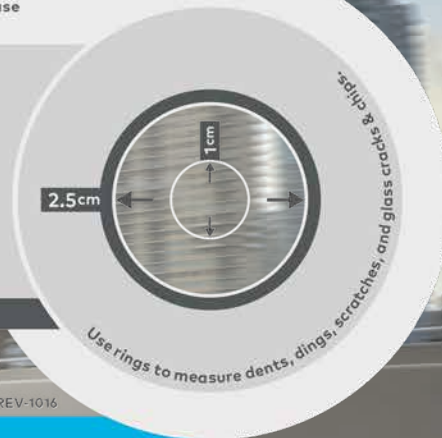
GM FINANCIAL

For questions or more information visit gmfinancial.ca/EndofLease

WEAR-AND-TEAR CARD

Normal wear conditions include:

- Fewer than 4 dings/dents per panel smaller than 2.5 cm
- 2 scratches per panel smaller than 10 cm
- Wheel scratches and gouges smaller than 2.5 cm
- Glass cracks and chips smaller than 1 cm
- Tire tread depth at least 3 mm from the lowest point. When inserting bottom edge of card into tire tread, the blue color indicator should not be visible.



REV-1016



3mm Tire tread depth ↑

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.



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

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