



Compare Ally business vehicle financing solutions.

	SmartLease®	ComTRAC®	Municipal Lease-Purchase Plan
	Available for personal and business customers for select makes and models	Available for business customers only	Available for eligible municipalities
Vehicle title	Vehicle is titled in Ally's name	Vehicle is titled in Ally's name	Vehicle is titled in the municipality's name; Ally holds the lien
Vehicle use	Vehicle is for business or personal use	Vehicle is for business use more than 50% of the time	Vehicle is only used for essential government work
Upfits	N/A	Most upfits are eligible (contact your underwriting representative)	Most upfits are eligible (contact your underwriting representative)
Residual value	Ally determines residual value	Variable based on term and can be set as low as 0% 20% minimum residual for Direct Comtrac	\$1 residual
Payment terms	Customer makes regular monthly payments or has a one-time payment option	Customer makes regular monthly payments	The customer has flexible monthly, quarterly, semi-annual and annual payment options
Mileage charges	Customer must pay over-mileage charges, if any	No mileage limits, but mileage may impact vehicle's residual value	No mileage limits
Excess wear charges	Customer must pay excess wear charges, if any	No excess wear charges, but excess wear may impact vehicle's residual value	No excess wear charges
Residual responsibilities	Closed-end lease — customer is not responsible for residual value at end of lease	Open-end lease — customer is responsible for residual value at end of lease	Customer is responsible for \$1 residual value at end of lease
Disposition fee	Up to \$395 (limitations apply)	\$250 (\$500 medium duty)	None
Availability	Every US state	Every US state	Every US state



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Makes	Qualifying vehicles as listed in the Residual Value Lease Guide (RVLG)	<p>New and used passenger vehicles</p> <p>Passenger cars, light-duty trucks and medium-duty trucks</p> <p>Most upfitted vehicles</p>	<p>New and used (less than 1 year old) passenger cars</p> <p>Passenger, light- and medium-duty trucks</p> <p>Certain upfitted vehicles</p> <p>Emergency vehicles</p>
Customer benefits	<p>Flexible terms, including 12–60 month lease lengths and 10,000–15,000 mileage options, to better meet customer budgets</p> <p>Supported lease terms for select OEM programs in addition to our standard lease terms</p> <p>Most SmartLease terms end before the new vehicle limited warranty ends, so the manufacturer typically pays for major coverage repairs during the lease term</p>	<p>Financing of a wide range of commercial vehicles, including those with unusual or specialized upfits, high mileage requirements, or abnormal depreciation</p> <p>Flexibility in determining monthly payments so customers can manage their cash flow Comtrac</p>	<p>Flexible financing and payment schedules</p> <p>The ability to acquire vehicles when needed, not just certain times of year</p> <p>Clear documentation with clauses that municipalities often require</p> <p>Budget-friendly terms</p>
Dealer benefits	<p>Terms designed to attract and retain customers while helping build loyalty to your dealership</p> <p>Access to a number of useful tools and resources for registered users of Ally Dash</p> <p>Ally Dealer Rewards earnings for eligible standard rate contracts</p>	<p>Potential for improved customer retention and repeat business</p> <p>Residuals that are tailored to meet your customers' business requirements</p> <p>Another leasing option for your commercial customers</p> <p>May help reduce customer concerns over unexpected lease-end cost (though customer is responsible for the residual at lease-end)</p> <p>Access to a number of useful tools and resources for registered users of Ally Dash</p>	<p>A new market for your dealership</p> <p>Access to a number of useful tools and resources for registered users of Ally Dash</p>