



Ally Aftermarket Product Matrix

Product	Parameters*		Eligible Products	Approved States	Bundled Product Eligibility	Additional Comments
	EDC / AWV < \$80K	EDC / AWV ≥ \$80K				
Battery Performance Protection	\$500		All	All States	Yes	
Bundled Products**	\$2,500	\$3,000	All	Based on applicable product	N/A	Products must be eligible as a standalone product.
Cleaning Treatment	\$500		All	All except IA and DC	Yes	
Credit Life / Credit Disability Insurance	Regulated by State		All**	Regulated by State	No	Ally will not accept contracts that include joint disability coverage.
Etch	\$1,200	\$1,500	All	All except VT and DC	Yes	
GAP Debt Cancellation GAP Insurance GAP Plus (additional monetary benefit is only approved in AL, CA, CT, GA, NC, OK and WI)	\$1,500	\$2,000	Retail** ComTRAC	Retail - DCA All except NY and DC Retail - Insurance AK, IN, LA, MI, MT, NE, NV, OR, and TX ComTRAC - DCA only AZ, CT, GA, ID, IA, IL, IN, LA, MD, MI, MO, NC, PA, TN, and TX	No	Advance Rate Eligibility: All States except CA, IN and SC - 70% non-commercial - 80% commercial & ComTRAC CA - 70% All DCA Transactions IN and SC - 80% All DCA Transactions - 70% GAP Insurance (IN only)
Key Fob Replacement	\$1,000	\$1,500	All	All	Yes	
Maintenance	\$2,000 OR 10% of EDC/AWV whichever is greater		All	All	Yes	
Mechanical Service (with or without Maintenance)	\$4,500 OR 10% of EDC/AWV whichever is greater		All	All	Yes	
Nitrogen Tire Fill	\$200		All	All except DC	Yes	
Paint, Fabric & Leather Protection	\$1,500	\$2,000	All	All	Yes	Not approved in NY if includes rips, tears, punctures, or burns.
Paintless Dent Repair	\$1,200	\$1,500	All	All	Yes	
Pulsating Third Brake Light	\$800		All	All except IL, VT and WY	Yes	
SmartLease Protect (available for select OEMs)	\$1,500		SmartLease	All except NY and TX	No	SmartLease Select may be included in the Administration Fee in NY and TX. It is not available as a separate Aftermarket Product.
Subscription (e.g., OnStar)	Subscription Cost		All	All (excludes Retail in MI)	No	
Theft	\$1,500	\$2,000	All	All except VT and DC	Yes	NY considers Theft as insurance.
Tire & Wheel Protection Road Hazard	\$1,500 OR 7% of EDC/AWV whichever is greater		All	All	Yes	
Vehicle Value Protection***	\$1,500		Retail	AL, FL, NC, OK, TX and UT	No	ValueShield is the only accepted product in Florida.
Windshield Protection	\$1,200	\$1,500	All	All	Yes	

*SmartLease Parameters align with the amounts under EDC / AWV < \$80K. State regulations apply (e.g., GAP in CO). Higher amounts may be allowed where the price of the product is regulated by the state. Maximum (all-in) advance remains subject to existing lending policy limits and is subject to Ally Underwriting Guidelines. Total Aftermarket Product Parameters (excluding Credit Life and Disability) = \$4,000 OR 30% of EDC/AWV whichever is greater; max \$10,000.

**For Bundled Products that include Mechanical Service, use the Mechanical Service level parameter for guidance.

**Excludes transactions documented on a Multi-Asset Contract.

***Includes Depreciation Benefit, Diminished Asset Protection, and Trade-in Assist/Credit products.

November 1, 2023

Questions? Contact your Ally Account Executive or Underwriter