



Your Vehicle Return
Made Easy.

For SmartLease
Customers.

Tips and options from Ally

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We Thank You

Your SmartLease agreement will soon end, and now is the time to start thinking about your lease-end options and responsibilities.

This “Vehicle Return” kit has been prepared to help you make your decisions, explain any obligations you may have and tell you what steps you may need to take. The information contained here includes:

- Your end-of-lease options
- Excess Wear Table and Wear Square
- Your end-of-lease checklist

Take a few minutes to review this information. If you have any questions, please contact your dealership or call us at 888-925-ALLY (2559).

We hope you've enjoyed driving your vehicle and that your experience with us has been a positive one.



Your End-of-Lease Options

When your SmartLease agreement ends, you have three options for your vehicle:

1. Return your vehicle and lease another new one

If you decide to return your vehicle, simply make an appointment with your dealer. You'll be asked to complete an Odometer Statement verifying the mileage at time of return. If you choose to lease a new vehicle and qualify, you'll experience the same great SmartLease benefits:

- A chance to drive a new vehicle more often than if you purchase. (That's because lease terms can be shorter than purchase terms with similar monthly payments)
- No resale or trade-in headaches at lease end
- Fast, convenient arrangement through your dealer for qualified customers (see your dealer for details)

2. Keep your vehicle

If you choose to keep your vehicle, you may purchase it at the price stated in your SmartLease agreement plus applicable taxes and fees. Ally financing is available if you qualify.

The vehicle price stated in your lease agreement holds even if the market value of your vehicle is greater. In addition, if you purchase the vehicle, excess wear and mileage charges do not apply.

3. Purchase a new vehicle

If you want a new vehicle and prefer to buy it, you may want to look into traditional financing. Traditional financing provides:

- Complete ownership. The vehicle is titled in your name
- No restraints on mileage or wear
- A vehicle that's yours to sell or trade in at any time for another vehicle

You can learn about many vehicles online. Or, if you have a specific model in mind, visit your dealer. While you're there, you can ask about the Ally financing choices available to you. The best time to do this is now, before your SmartLease ends.

Mileage and Wear

What to Look For

Thinking about buying your current vehicle? Then excess mileage or wear charges are not applicable. However, if you plan to return your vehicle, you need to know about wear. That's because mileage and the overall condition and maintenance of the vehicle are your responsibility. Excess mileage and wear can result in added charges at the end of your SmartLease agreement. The following information is intended to help you avoid any excess mileage and wear costs.

If you have any questions about any of these steps, please contact your dealer or call Ally at 888-925-ALLY (2559).

Mileage

Check your SmartLease agreement to confirm the maximum number of miles you may drive during the lease term. Excess miles are those driven beyond the total allowed mileage. The per-mile charge for excess miles is also shown in your agreement and any charge will be assessed after you return the vehicle.

Wear

To ensure there are no surprises, it's important to know the difference between "normal" and "excess" wear. Normal wear is expected and not chargeable; excess wear will result in additional costs to you.

Normal wear – is the minor and reasonable wear a vehicle endures in everyday, ordinary operation. Normal wear can include a few small door dings, paint scratches, stone chips or tire tread worn to 1/8".

Excess wear – includes occurrences beyond the normal or ordinary wear a vehicle endures. This includes wear caused by neglect, abuse, damage, poor maintenance, changing the vehicle's appearance or using inferior parts and materials for repairs.

Determining Wear

To help you determine whether your vehicle has excess wear, we've included the Excess Wear Table and Wear Square. The Excess Wear Table highlights the differences between normal and excess wear. The Wear Square is an inspection tool you can use to evaluate damage to your vehicle.

Although the dollar amount of excess wear can be determined only by a formal inspection when your vehicle is turned in, the Excess Wear Table and Wear Square will give you an idea of whether or not your vehicle has excess wear.

Excess Wear Table

DESCRIPTION	NORMAL WEAR
Exterior:	
Dings, dents, chips, scratches, corrosion and poor prior repair	<ul style="list-style-type: none"> ■ Individual occurrences of damage 2" or less in diameter with the exception of hail damage and punctures ■ Individual occurrences of damage over 2" in diameter if they can be repaired for \$100 or less ■ Scratches that can be buffed out during reconditioning
Frame/inner structure	
Interior:	
Burns, stains, cuts, tears and singed areas	<ul style="list-style-type: none"> ■ Burns, stains, cuts, tears and singed areas ½" or less in diameter ■ Any removable stain
Tires and Wheels:	
Tires	<ul style="list-style-type: none"> ■ Tread depth of ⅛" or more at the shallowest point ■ Tires must match manufacturer's recommended guidelines
Wheels	<ul style="list-style-type: none"> ■ Scuffs or minor nicks to wheels or wheel covers
Glass and Lenses:	
Windshield	<ul style="list-style-type: none"> ■ Damage ½" or less in diameter
Lights, turn signals and lamps	<ul style="list-style-type: none"> ■ Cracks 2" or less in length
Mechanical/Electrical Maintenance:	
Mechanical/electrical	
Vehicle maintenance	
Missing and Broken Parts:	
Missing equipment or broken parts	
Aftermarket Alterations:	
Alterations	

EXCESS WEAR

- Individual occurrences of body, bumper and molding damage larger than 2" in diameter that cannot be repaired for \$100 or less, or any puncture
- Exterior missing or broken parts (regardless of cost)
- Visible sand/grinding marks, rough texture, excessive overspray or bad color match larger than 2" in diameter
- All damage that reduces remarketability or impairs vehicle appearance

- All damage or poor repair of damage that affects the vehicle's structural integrity

- Burns, stains, cuts, tears and singed areas greater than 1/2" in diameter

- Tread depth of less than 1/8" at the shallowest point
- Gouges, cuts, sidewall plugs or tires in a condition affecting passenger safety

- Broken, cracked, bent or mismatched wheels

- Damage greater than 1/2" in diameter or any hole

- Cracks greater than 2" in length or any hole

- Nonoperational or malfunctioning equipment
- Substandard or incomplete repair
- Any replacement part that does not meet manufacturer's specifications

- Vehicle system failures that result from not adhering to manufacturer's maintenance requirements

- Any missing equipment or broken parts (includes navigation system DVDs, DVD player headphones, DVD remote control, convertible boot, keyless entry remote, etc.)
- Any replacement part that does not meet manufacturer's specifications of equal quality and design

- Any modification, including, but not limited to, suspension modifications; changing vehicle color or non-factory paint schemes, lettering or graphics; holes in frame; post-delivery customizing; engine adaptations; fuel-system adaptation; tinted or engraved glass

Excess Wear Tips and Hints

Plan Ahead

If you decide to return the vehicle, an inspection will be completed. The vehicle inspection will be completed either by the dealer at the time of return or by a third party inspection company usually within 48 hours of return.

If it is determined that your vehicle has excess wear, you will be responsible for the cost of repairs. An invoice will be sent to you shortly after the vehicle has been inspected.

However, if you find your vehicle has excess wear before returning it (an informal inspection with your dealer could be helpful), you may repair the damage on your own through your dealer or any other qualified source. This will help you avoid excess wear charges.

In some cases insurance may cover all or part of the repair costs. Consult your insurance provider to see if a claim is appropriate.

Inspecting Your Vehicle for Wear

- ❑ **Exterior** – Look for dings, chips, scratches, corrosion and signs of poor prior repair (peeling paint, uneven surfaces, etc.). Check for frame and inner structure damage.
- ❑ **Tires and Wheels** – Check the tires for tread depth, sidewall condition and whether they match original equipment specifications. Inspect the wheels to see if they're broken, bent, cracked or mismatched.
- ❑ **Glass and Lenses** – Examine the windshield – front and rear – and side windows for damage. Headlight, brake light, turn signal and all other lamp lenses should be checked.
- ❑ **Interior** – Look over the seat fabric, carpet, headliner, door liner and trunk or cargo area for burns, cuts, tears and stains.
- ❑ **Mechanical/Electrical and Maintenance** – Does everything work the way it's supposed to? That includes power equipment, lights, audio equipment, security systems and other mechanical or electrical components. Has scheduled maintenance been performed as required?
- ❑ **Missing and Broken Parts** – Is there any missing equipment? (Don't forget keyless entry remotes, navigation system DVDs, DVD player headphones, DVD remote control, cargo cover, convertible boot, etc.). Do all replacement parts meet original equipment specifications?
- ❑ **Alterations** – Has anything been done to the vehicle that alters its appearance or performance?

Using the Wear Square

The Ally Wear Square can help you determine if your vehicle shows signs of excess wear. Here's how to use it:

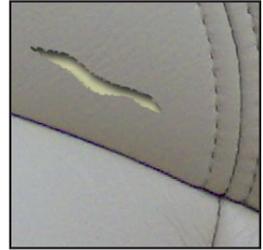
Tires

Insert the marked tan edge into each tread at the shallowest point. If the 1/8" mark is visible, the tire has excess wear.



Interior

Center the 1/2" circle over the burn, stain, cut or tear. Anything that exceeds the circle is excess wear.



Exterior

Center the 2" circle over the scratch, chip or dent on the body surface. Anything bigger than the circle is excess wear.



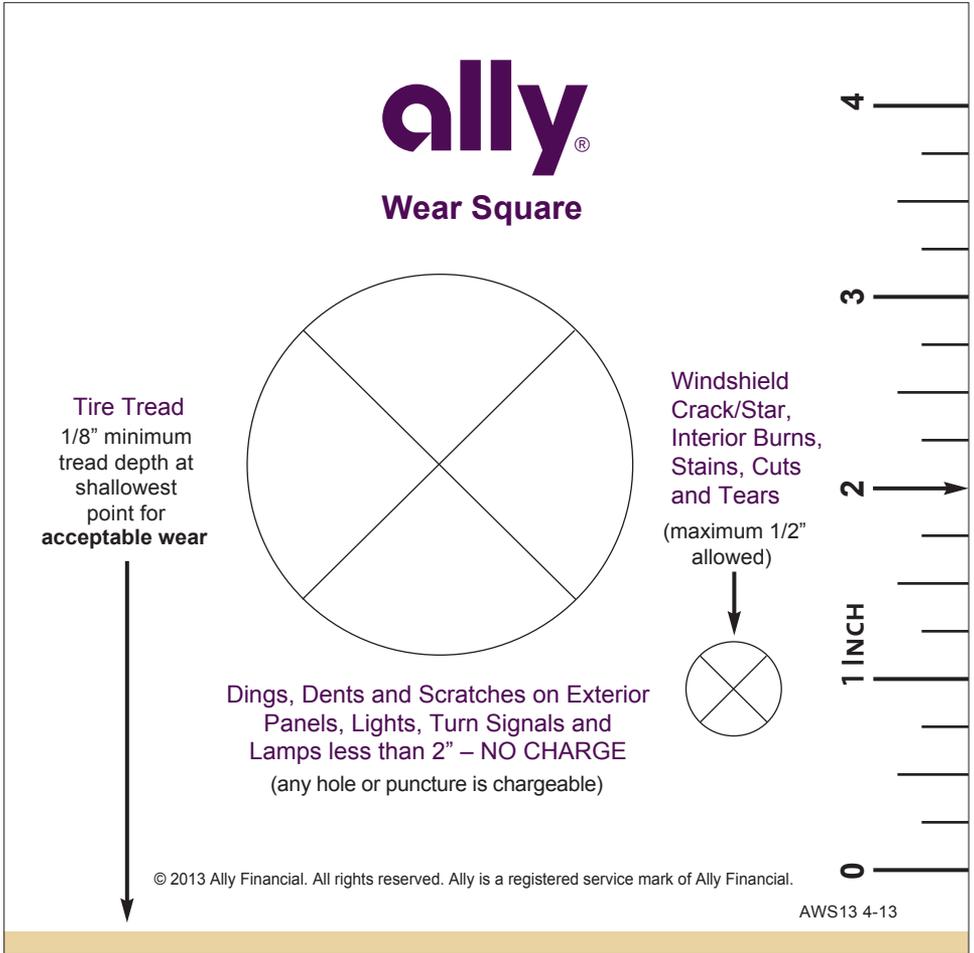
Windshield

Center the 1/2" circle over the chip or "star break" in the windshield or other glass areas. Anything that exceeds the circle is excess wear.



Wear Square

It's easy to take the guess work out of determining your vehicle's condition. Just follow the instructions and use this tool.



Ally SmartLease Customers

End-of-Lease Checklist

We created this checklist to help make your end-of-lease process as smooth as possible.

1. If you decide to turn in your vehicle:

- Check your vehicle for excess wear prior to return. If it has excess wear, you can either:
 - Arrange to have it repaired
 - Turn in the vehicle “as is” and have Ally bill you
- Compare your current mileage against the total allowed mileage on your lease agreement. If your current mileage is greater, you will have to pay for the excess mileage.
- Call your dealer to arrange for an appointment to turn in your vehicle.
- Bring the following items with you when turning in the vehicle:
 - A copy of your SmartLease agreement
 - All keys and keyless entry remotes, navigation system DVDs, DVD player headphones, DVD remote control, cargo cover, convertible boot, etc.
 - All vehicle documents received at time of delivery, including Owner’s Manual and maintenance guide
- Complete a vehicle Odometer Statement to document the vehicle’s current mileage at your dealership.
- Ask your dealer about a new SmartLease for another vehicle, subject to approval.
- Call 888-925-ALLY (2559) and tell us where you returned the vehicle.

2. If you decide to keep your vehicle:

- Arrange for Ally financing with your dealer, subject to approval. Or, you may pay with cash.

If you have any questions about any of these steps, please contact your dealer or call Ally at 888-925-ALLY (2559).

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