

Explore your options

Your Lease-End Guide



The path ahead

Thank you for being a GM Financial customer. With your lease scheduled to end soon, we want to ensure you understand your options. No matter your decision, here's how you can keep moving forward:

Option 1: Turn in your vehicle

- O Schedule a pre-return inspection to identify potential excess wear.
- Remove anything that may have your name, address or financial information.
- O Arrange a return date with your dealership by the termination date in your agreement. Sign the Check-in Receipt at the dealership and the Odometer Statement, located in the <u>Document Center</u> on gmfinancial.com under the Resources tab. Keep a copy for your records.
- Be on the lookout for a Lease-End Liability Invoice 30-45 days after vehicle turn-in. It will include amounts still due on the account and is different from the final billing statement.

Option 2: Lease or finance new

Ready for a new vehicle? Return your vehicle and start enjoying the latest Buick has to offer with an upgrade.¹

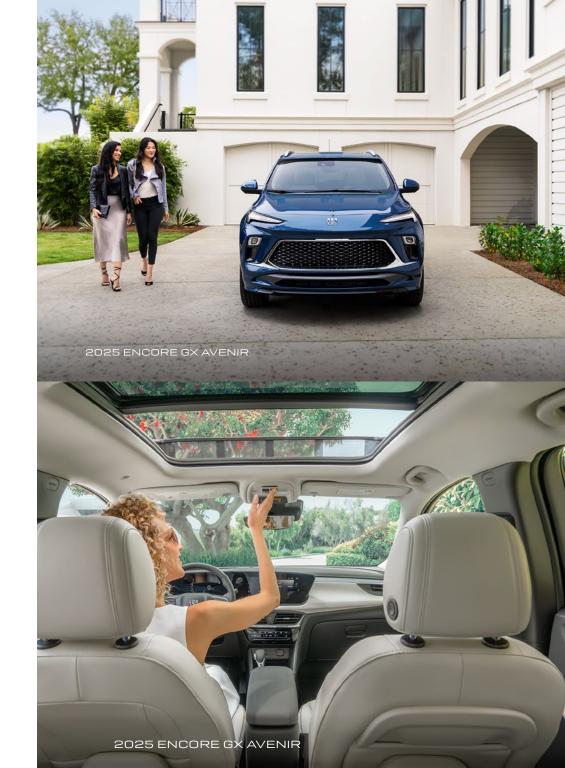
- O Not sure if you want to lease again or buy? Explore which option is right for you at gmfinancial.com/options.
- Check out offers and even apply to prequalify for financing with no impact to your credit at <u>gmfinancial.com/offers</u>.
- O Follow the steps in Option 1 to turn in your vehicle.

Option 3: Purchase your vehicle

Good news: You can purchase your Buick at any point during your lease. You can request a purchase quote, valid for 10 days, on your MyAccount dashboard. Know that GM Financial doesn't process lease purchases through non-GM dealerships.

Contact your dealer to discuss lease-end options.

 1 If your state allows for a disposition fee to be charged, your disposition fee may be waived if you buy or lease a new GM vehicle. See your lease agreement for details.





Get inspected

Pre-return inspection

Prepare yourself by scheduling a pre-return inspection approximately two to four months before lease end. You'll get a report on wear and discover how it may affect amounts owed at turn-in. You can schedule the inspection at your preferred dealership, home or work by visiting inspections.openlane.com. You'll need your VIN and account number to start the process.

Repairs and maintenance

Before turning in your vehicle, you may choose to make repairs related to excess wear and outstanding recalls. Once your repairs are completed and before turning in your vehicle, email or fax all repair receipts to us so a credit can be applied to your account. If you elect not to make necessary repairs, outstanding charges will be billed to your account as part of the Lease-End Liability Invoice.

Send repair receipts to:

Email: VehicleRepairReceipts@gmfinancial.com

Fax: 1-877-301-3763

Identifying excess wear

Every vehicle experiences a few bumps along the way, and some wear is considered normal. Knowing what constitutes "excess" can help your lease end go smoother. Here are some examples:

Exterior



4 or more dings per panel or multiple dings equal to or greater than 2" per panel



1 dent (greater than 4") or 1 scratch (equal to or greater than 6") per panel



Cracked glass (equal to or greater than 1/2" in diameter) or spider cracks

Interior



Permanent stains



Upholstery holes greater than 1/8"



Tears greater than 1/2"

Wheels & Tires



- Tires not of the same size and specifications as the original equipment (equal speed rating and, if applicable, self-seal or run-flat)
- Mismatched tires
- O Wheels with scratches or gouges greater than 3"
- O Tire tread less than 4/32"

Miscellaneous



- Cracked headlights
- Mechanical defects
- Missing equipment, including keys and key fobs
- Instrument panel warning lights or messages illuminated

Finish strong

Hold this wear card against your vehicle to measure dings, dents, scratches or tears. It can also be inserted into your tire tread to measure depth. Click here for a printable version of the Wear Card.



Wear FINANCIAL

For questions or more information, visit gmfinancial.com/LeaseEnd

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Your return checklist

Use this checklist to ensure your turn-in process is fast and simple:	
$\hfill \square$ Schedule your complimentary pre-return inspection appointment prior to the lease-end date.	
☐ Schedule a turn-in appointment with your Buick dealer.	
Clear all personal data from the vehicle and reset the system to factory settings. For complete instructions, see your Owner's Manual. Examples include:	
☐ Garage door codes	\square App or other login information
\square Saved phone numbers	☐ Saved addresses
Clean your vehicle inside and out. Don't forget your personal items, such as:	
☐ Sunglasses	☐ Garage door openers
\square Phone chargers	☐ Tollway tags
\square Memory cards and USB drives	☐ Parking passes
Make sure all original equipment is present. This includes:	
\square Keys and key fobs	Owner's Manual
All other accessories included in the lease package, which may include:	
\square EV power-charging cables	\square Entertainment system headphones
\square Luggage crossbars	☐ All seats
☐ Floor mats	☐ Toolkits
☐ Cargo covers	☐ Spare tires
Request to sign the Check-in Receipt and <u>Odometer Statement</u> at the dealership and keep a copy for your records.	
☐ Check with your local motor vehicle agency to determine if your state requires license plate return at lease end.	
☐ Cancel automatic payments.	



Have more questions? We have more answers.

View the <u>lease-end FAQ</u> and explore your lease-end options.

Common questions

Where do I return my vehicle?

The Buick dealership where you leased your vehicle is best qualified to help with the return process. If you've moved a significant distance, make an appointment to return the vehicle at your preferred GM dealership. Return the vehicle by the termination date specified in your lease agreement and follow all steps outlined in this guide to ensure your process is smooth.

What charges can I expect after vehicle return?

We'll mail you a Lease-End Liability Invoice 30-45 days after the vehicle is returned. It may include amounts still due on the account, excess wear and mileage charges, a disposition fee,¹ and other applicable taxes and charges.² If taxes, citations, tolls or other charges are received after your Lease-End Liability Invoice has been sent, an additional invoice may be issued. For more details, see "Other Terms and Conditions" in your lease agreement.

How can I obtain a purchase quote?

You can request a purchase quote, valid for 10 days, on your MyAccount dashboard. Also, important lease purchase documents can be found in the Document Center on amfinancial.com under the Resources tab.

Disposition fees may be waived if you buy or lease another new GM vehicle or exercise the purchase option of your lease agreement. As stated in your cutract, you may be charged a disposition fee if your state allows. Some states charge sales tax on the disposition fee when it is paid. This flat-rate fee covers the cost of preparing the vehicle for resale.

²In addition to sales tax, some localities have property taxes (often called ad valorem tax) that apply to automobiles, purchased and leased. Check your state or city's department of taxation website for details.



