



CADILLAC
FINANCIAL

DISCOVER YOUR NEXT JOURNEY

YOUR LEASE-END GUIDE



2025 CADILLAC
XT5 SPORT PLATINUM

CHOOSE CONFIDENTLY

Thank you for being a Cadillac 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: RETURN YOUR VEHICLE

- Schedule a pre-return inspection to identify potential excess wear.
- Remove anything that may have your name, address or financial information.
- 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 [Document Center](#) on [cadillacfinancial.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 lease and start enjoying the latest Cadillac has to offer with an upgrade.¹

- Not sure if you want to lease again or finance? Explore which option is right for you at [cadillacfinancial.com/options](#).
- Check out offers and even apply to prequalify for financing with no impact to your credit at [cadillacfinancial.com/offers](#).
- Follow the steps in Option 1 to turn in your vehicle.

OPTION 3: PURCHASE YOUR VEHICLE

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

Contact your dealer to discuss lease-end options.

¹If your state allows for a disposition fee to be charged and you lease another Cadillac or GM vehicle, the disposition fee may be waived to reward loyalty. If you purchase a new Cadillac or GM vehicle at lease end, the disposition fee is not charged.



2025 LYRIQ LUXURY RWD



2025 CT5 BLACKWING



2025 CT4-V BLACKWING

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 will 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@cadillacfinancial.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

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
- Wheels with scratches or gouges greater than 3"
- Tire tread less than 4/32"

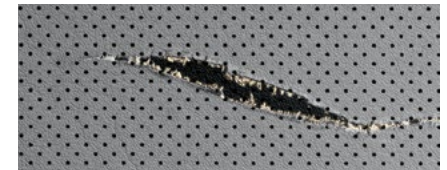
INTERIOR



Permanent stains



Upholstery holes greater than 1/8"



Tears greater than 1/2"

MISCELLANEOUS



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

DISCOVER A SEAMLESS RETURN

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.

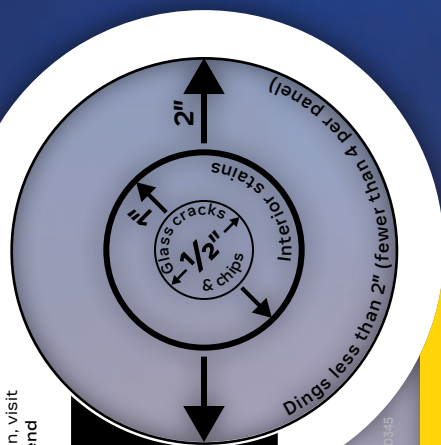
For questions or more information, visit cadillacfinancial.com/leaseend

WEAR CARD



Normal wear conditions include:

- Fewer than 4 dings per panel less than 2"
- 1 dent equal to or less than 4" or 1 scratch less than 6" per panel
- Interior cuts and tears less than 1/2"
- Wheel scratches and gouges equal to or less than 3"
- Removable stains and minor carpet wear
- For most tires, tire tread depth of at least 4/32" from the lowest point. When inserting bottom edge of card into tire tread, the yellow color indicator should not be visible. Please see your Lease-End Guide for additional important tire information.



4/32" tire tread depth

YOUR RETURN CHECKLIST

Use this checklist to ensure your turn-in process is fast and simple:

- ☐ Schedule your complimentary pre-return inspection appointment prior to the lease-end date.
- ☐ Schedule a turn-in appointment with your Cadillac 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
- ☐ App or other login information
- ☐ Saved phone numbers
- ☐ Saved addresses

Clean your vehicle inside and out. Don't forget your personal items, such as:

- ☐ Sunglasses
- ☐ Garage door openers
- ☐ Phone chargers
- ☐ Tollway tags
- ☐ Memory cards and USB drives
- ☐ Parking passes

Make sure all original equipment is present. This includes:

- ☐ Keys and key fobs
- ☐ Owner's Manual

All other accessories included in the lease package, which may include:

- ☐ EV power-charging cables
- ☐ Cargo covers
- ☐ Luggage crossbars
- ☐ All seats
- ☐ Floor mats
- ☐ Tool kits
- ☐ Entertainment system headphones
- ☐ Spare tires

- ☐ Request to sign the Check-in Receipt and [Odometer Statement](#) 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.

COMMON QUESTIONS

WHERE DO I RETURN MY VEHICLE?

The Cadillac dealership where you leased your vehicle is best qualified to help with the return process, though you can make an appointment at any preferred GM dealership. Return the vehicle by the termination date specified in your lease agreement and follow the steps outlined in this guide for a smooth process.

WHAT CHARGES CAN I EXPECT AFTER VEHICLE RETURN?

You will receive a Lease-End Liability Invoice in the mail 30-45 days after your 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 DO I OBTAIN A PURCHASE QUOTE?

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

HAVE MORE QUESTIONS? WE HAVE ANSWERS.

View the [lease-end FAQ](#) and explore your [lease-end options](#).

¹Disposition 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 contract, 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.

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