

PREPARE FOR YOUR NEXT CADILLAC EXPERIENCE



2020 XT6

LEASE-END GUIDE



IT'S TIME FOR A NEW JOURNEY



2020 CT5



You're used to looking down the road. As your lease end approaches, we can help you find your next Cadillac.

You'll find the tools you need to successfully navigate the lease-end process and know your options with this guide.

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COMMON QUESTIONS

WHERE DO I RETURN MY VEHICLE?

The Cadillac dealership where you leased your vehicle is best qualified to help you with the return process. If you have moved a significant distance, you can return the vehicle at any participating dealership. You can contact GM Financial if you need assistance locating a participating dealership.

WHEN DO I RECEIVE MY SECURITY DEPOSIT?

If your lease agreement includes a security deposit, it will be returned to you, less any remaining amounts owed under your lease agreement, within 60 days of turning in your leased vehicle.

WHAT CHARGES CAN I EXPECT AFTER VEHICLE RETURN?

An invoice will be mailed that may include amounts still due on the lease account, excess wear, excess mileage charges, disposition fee¹, and other applicable taxes and charges. See your lease agreement for details, so you know what to expect. If taxes, citations, tolls or other charges are received after your lease-end invoice has been sent, an additional invoice will be issued.

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

HOW CAN I OBTAIN A PURCHASE OPTION PRICE?

To obtain a purchase option price, contact GM Financial using the channels listed below. Please have your account number, Social Security number or vehicle identification number (VIN) available to help us quickly locate your account. You can also contact the Cadillac dealership where you leased your vehicle for assistance.

HOW DO I CONTACT GM FINANCIAL?

Message us anytime in **MyAccount** or the **GM Financial Mobile app**. You can also text LEASE END to 53721. During support hours, call 1-866-631-0132.

12 MONTHS

CHOOSE CONFIDENTLY

Around 12 months from your maturity date, begin the lease-end process by reviewing your three options:

OPTION

1

FIND A NEW RIDE

Ready to continue your journey by leasing or buying a new Cadillac? Return your leased vehicle and enjoy the latest model.¹

- Not sure if you want to lease again or buy? Visit gmfinancial.com/leaseorbuy to explore which financing option is right for you.
 - Schedule an appointment with your Cadillac dealership.
-

OPTION

2

BUY YOUR LEASED VEHICLE

Love your ride so much you don't want to say goodbye? Purchase your vehicle at any point during your lease.

- Message GM Financial in **MyAccount** or the **GM Financial Mobile app**, text LEASE END to 53721, or by calling 1-866-631-0132 for your lease purchase option price.
 - Visit your Cadillac dealership for the next steps.
-

OPTION

3

RETURN YOUR VEHICLE

At the end of your lease, if you're not ready to lease or buy a new Cadillac or purchase your leased vehicle, you can return it to your Cadillac dealership.

- Make sure you're aware of any excess wear and use by scheduling a complimentary pre-return inspection.
- Schedule an appointment with your Cadillac dealership to arrange a return date.

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

4 MONTHS

KNOW WHAT TO EXPECT

Schedule a pre-return inspection within 120 days of lease end for a report on wear and use and how that can affect amounts owed at lease end. See pages 6-9 for more details on wear and use.



2020 XT4, XT5, XT6

SELF-INSPECTION

Know what to expect by using the Wear-and-Use Card that's inserted in the back of this guide. Find tips and more information at gmfinancial.com/LeaseEnd.

Self-inspection is not considered an official measurement of wear and use, but you can get an idea of what you need to discuss with your Cadillac dealer during your vehicle pre-return inspection.

COMPLIMENTARY PRE-RETURN INSPECTION

Visit AutoVINLive.com or call **1-800-556-2811** to schedule your pre-return inspection. You can schedule this inspection at your dealership to get on the road to your next vehicle quicker. You can also schedule it at home or work if that's more convenient for you.

Although a pre-return inspection can help you identify what repairs might need to be made before you turn your vehicle in to avoid potential extra fees, some lease-end fees might still apply. Refer to your contract for more information.

REPAIRS AND MAINTENANCE

Depending on your pre-return inspection results, you may need to make some repairs to avoid excess wear charges at lease end. Scheduling your repairs at your Cadillac dealership is an excellent option.

SEND REPAIR RECEIPTS TO:

Email

VehicleRepairReceipts@gmfinancial.com

Fax

1-877-301-3763

2 MONTHS

BEGIN ANEW

It's time to get moving. Head to your Cadillac dealership and find the perfect vehicle for your next journey.

If you haven't completed your complimentary pre-return inspection and you think you might have excess wear on your vehicle, now is the time to schedule it to be prepared.



2020 XT4

ENJOY THAT NEW CAR SMELL AGAIN

The joy of driving a new vehicle is like nothing else.

Find the Cadillac that's right for you by visiting [Cadillac.com](https://www.cadillac.com) and learning more about the latest models. You can even build your next ride online! And don't forget to ask your Cadillac dealer about current offers and incentives.

Visit [Cadillac.com](https://www.cadillac.com) to find your next vehicle.

YOUR RETURN CHECKLIST



2020 XT5



Follow these tips when returning your vehicle to a GM dealership.

- Clean your vehicle inside and out.
- Clear all personal data from the vehicle, including garage door codes, saved phone numbers, app data, and saved addresses in navigation. For complete instructions, see your Owner's Manual.

MAKE SURE ALL EQUIPMENT IS PRESENT, INCLUDING:

- All keys and key fobs
- Owner's manual
- Entertainment system headphones (if applicable)
- Other accessories included in the lease package
- Original manufacturer wheels at the time of the lease
- Power charging cables for electric vehicles
- Third-row seat (if applicable)

DON'T FORGET YOUR PERSONAL ITEMS:

- Sunglasses
- Tollway tags and parking passes
- Phone chargers
- Garage door openers
- Aftermarket wheels

BEFORE LEAVING YOUR VEHICLE AT THE GM DEALERSHIP

Make sure you receive a copy of your turn-in receipt and confirm that the mileage and any other information recorded on it is correct.

NORMAL VS. EXCESS WEAR

EVALUATE YOUR VEHICLE

Every vehicle experiences a few bumps along the way, and some wear is considered normal. Knowing what constitutes “excess” over “normal” can help your lease end go smoother.

This guide and the **Wear-and-Use Card** — along with a pre-return inspection — help identify what repairs may be needed to avoid excess wear charges.

EXTERIOR

NORMAL



Fewer than 4 dings per panel, less than 2”

EXCESS



Hail damage or punctures on any panel



1 dent or 2 scratches (equal to or less than 4”) per panel



1 dent or 2 scratches (more than 4”) per panel



Cracked glass equal to or less than 1/2” in diameter



Cracked glass more than 1/2” in diameter or spidered cracks



2020 ESCALADE

INTERIOR

NORMAL



Removable stains and minor carpet wear

EXCESS



Permanent stains



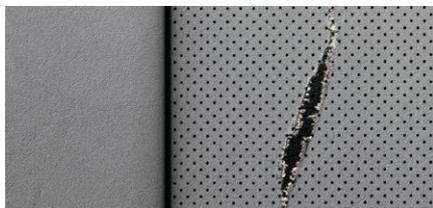
Upholstery holes equal to or less than 1/8"



Upholstery holes more than 1/8"



Tears equal to or less than 1/2"



Tears more than 1/2"

WHEELS & TIRES

NORMAL



- Original manufacturer wheels
- Undamaged tires with minimum 4/32" tread¹
- Wheels with scratches or gouges equal to or less than 3"
- Manufacturer recommended tire size and speed rating, regardless of tire brand

EXCESS



- Mismatched tire size and speed rating
- Wheels with scratches or gouges more than 3"
- Tire tread under 4/32"¹

¹Michelin Premier LTX tires with tread under 2/32" is considered excess wear.

MISCELLANEOUS

NORMAL



- No missing equipment or broken parts
- No instrument panel warning lights or messages illuminated

EXCESS



- Cracked headlights
- Mechanical defects
- Missing equipment, including keys and key fobs (see page 5)
- Instrument panel warning lights or messages illuminated

WEAR-AND-USE CARD

KNOW WHAT TO EXPECT

Hold this card against your vehicle to measure any dings, dents, scratches or tears. It can also be inserted into your tire tread to measure depth.



GM FINANCIAL LEASING

For questions or more information visit
gmfinancial.com/EndofLease

WEAR-AND-USE CARD

Normal wear conditions include:

- Fewer than 4 dings per panel less than 2"
- 1 dent or 2 scratches per panel less than 4"
- Interior stains smaller than 1"
- Interior cuts and tears smaller than 1/2"
- Tire tread depth at least 4/32" from the lowest point. When inserting bottom edge of card into tire tread, the blue color indicator should not be visible.
- Wheel scratches and gouges less than 3"



4/32" Tire tread depth

REV-0118

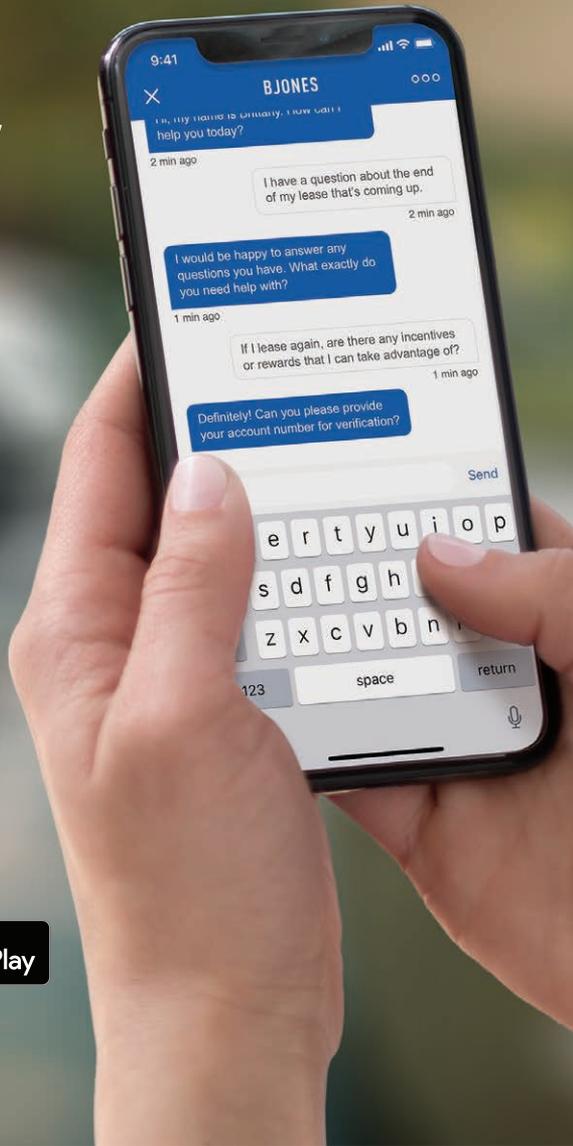


WHEREVER YOUR JOURNEY TAKES YOU, WE'RE HERE TO HELP.

**Questions? Download
GM Financial Mobile**
and send a message
directly to our Customer
Experience team, or log in at
gmfinancial.com/MyAccount.
You can also text LEASE END
to 53721.



To reach us by phone, call
1-866-631-0132 during support hours.



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Explore more at
gmfinancial.com/LeaseEnd