



CADILLAC  
FINANCIAL



PREPARE FOR  
YOUR NEXT  
EXPERIENCE

LEASE END GUIDE



2023 CT4



## IT'S TIME FOR A NEW JOURNEY

Planning what's next starts now. As your lease end approaches, we can help you find your next Cadillac.

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



Access our complete Cadillac Financial lease-end resources here.

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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 to any participating GM dealership. Contact Cadillac Financial using the channels below 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?**

You will receive an invoice that may include amounts still due on the lease account, excess wear, excess mileage charges, disposition fee,<sup>1</sup> 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.

<sup>1</sup>As stated in your lease contract, you may be charged a \$595 disposition fee, which prepares your vehicle for resale. This may be waived if you buy or lease another new GM vehicle or exercise the purchase option of your lease agreement. Talk to your dealer about your options.

## **HOW CAN I OBTAIN A PURCHASE OPTION PRICE?**

To obtain a purchase option price, contact Cadillac 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 CADILLAC FINANCIAL?**

Message us anytime in **MyAccount** or the **Cadillac Financial mobile app**. During support hours, call 1-877-2CF-LUXE (1-877-223-5893).

12 MONTHS

## CHOOSE CONFIDENTLY

Around the 12-month mark from your maturity date, begin the lease-end process by considering your options:

### OPTION 1: LEASE OR FINANCE NEW

Ready to continue your journey by leasing or financing a new Cadillac? Return your leased vehicle and enjoy the latest model.<sup>1</sup>

- Not sure if you want to lease again or finance? Visit [cadillacfinancial.com/leaseorfinance](https://www.cadillacfinancial.com/leaseorfinance) to explore which financing option is right for you.
- Schedule an appointment with your Cadillac dealership.

<sup>1</sup>If you finance or lease a new Cadillac or GM vehicle, your disposition fee of up to \$595 may be waived. See your lease agreement for details.

### OPTION 2: PURCHASE YOUR CADILLAC LEASE

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

- Message Cadillac Financial in MyAccount or the Cadillac Financial mobile app, or call 1-877-2CF-LUXE (1-877-223-5893) for your lease purchase option price.
- Discuss your options and visit your preferred Cadillac dealership for next steps.

### OPTION 3: RETURN YOUR LEASE

If you're not ready for a new vehicle, you can return it to your Cadillac dealership.

- To determine if you have excess wear, schedule a complimentary pre-return inspection with AutoVIN.
- Schedule an appointment with your Cadillac dealership to arrange a return date. Whether you choose to turn in your lease or purchase it, please request to sign the Virtual Check-in Receipt and Odometer Statement and retain that for your records.
- Be on the lookout for a lease-end liability invoice 60-90 days after vehicle turn-in. This invoice will include any amounts still due on the account. See page 3 for more details on charges.

4 MONTHS

## KNOW WHAT TO EXPECT

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



### SELF-INSPECTION

Know what to expect by using the Wear Card that's inserted in the back of this guide. Find tips and more information at [cadillacfinancial.com/LeaseEnd](http://cadillacfinancial.com/LeaseEnd).

### COMPLIMENTARY PRE-RETURN INSPECTION

It's time to schedule your pre-return inspection. You can schedule this inspection at your dealership, at home or work for your convenience by visiting [AutoVINLive.com](http://AutoVINLive.com). You can also contact us through MyAccount or call us at 1-877-2CF-LUXE (1-877-223-5893).

A pre-return inspection can help identify what repairs might be needed before turning in your vehicle to avoid potential fees. However, some lease-end fees may still apply. Refer to your agreement for more information.

### REPAIRS AND MAINTENANCE

Before you turn in your vehicle, you may want to make repairs related to excess wear and any 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 any necessary repairs, any outstanding charges will be billed to your account.

#### SEND REPAIR RECEIPTS TO:

Email: [VehicleRepairReceipts@cadillacfinancial.com](mailto:VehicleRepairReceipts@cadillacfinancial.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.



2023 XT4 SPORT



REIMAGINE  
WHAT'S NEXT

You deserve an exceptional driving experience.

That's why Cadillac Financial makes it simple to level up your ride with offers and incentives to move you into the latest model or custom-built Cadillac. A bold new lifestyle is waiting for you.

Discover your next favorite Cadillac and apply to prequalify with no credit impact while you shop at [cadillacfinancial.com/cf/offers](https://www.cadillacfinancial.com/cf/offers).

CLICK FOR OFFERS

# YOUR RETURN CHECKLIST



2023 XT5

Follow these tips when returning your vehicle to a Cadillac 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.
- Whether you choose to turn in your lease or purchase, please request to sign the Virtual Check-in Receipt and Odometer Statement and retain that for your records.

## **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, including the same size and specifications as the original tires 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 Cadillac or 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

## 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 Card** — along with a pre-return inspection — help identify what repairs may be needed to avoid excess wear charges.

### EXTERIOR

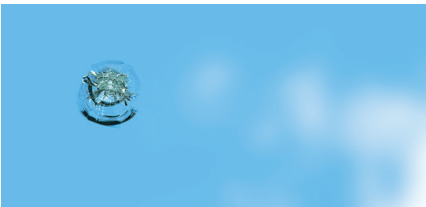
#### NORMAL



Fewer than 4 dings (less than 2") per panel



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



Cracked glass (less than 1/2" in diameter)

#### EXCESS



4 or more dings per panel



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



Cracked glass (equal to or more than 1/2" in diameter) or spidered cracks





## INTERIOR

### NORMAL

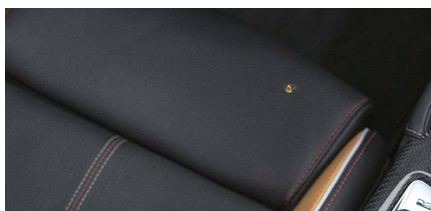


Removable stains and minor carpet wear

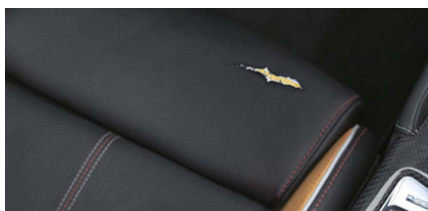
### EXCESS



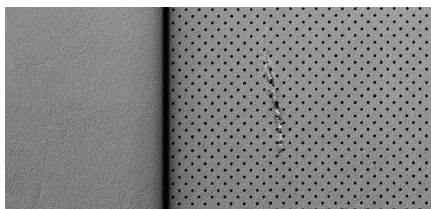
Permanent stains



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



### EXCESS



- Original manufacturer wheels
- Undamaged tires with minimum 4/32" tread<sup>1</sup>
- Wheels with scratches or gouges (equal to or less than 3")
- Manufacturer-recommended tire size and speed rating, regardless of tire brand
- Tires that are not of the same size and specifications as the original equipment (equal speed rating and, if applicable, self-seal or run-flat)
- Tires that are mismatched
- Wheels with scratches or gouges (more than 3")
- Tire tread under 4/32"<sup>1</sup>

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

## MISCELLANEOUS

### NORMAL



### EXCESS



- No missing equipment or broken parts
- No instrument panel warning lights or messages illuminated
- Cracked headlights
- Mechanical defects
- Missing equipment, including keys and key fobs (see page 5)
- Instrument panel warning lights or messages illuminated

KNOW WHAT  
TO EXPECT

# WEAR CARD

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.

**Click here** for a printable version of the Wear Card.



2023 XT6

## DO YOU HAVE QUESTIONS ABOUT THE LEASE-END PROCESS?

Learn about what to expect at the end of your lease agreement at [www.cadillacfinancial.com/leaseend](http://www.cadillacfinancial.com/leaseend).



For questions or more information, visit [mylease.cadillacfinancial.com](http://mylease.cadillacfinancial.com)

## WEAR CARD

- Fewer than 4 dings per panel less than 2"
- 1 dent less than 4" or 1 scratch less than 6" per panel
- Interior cuts and tears smaller than 1/2"
- Wheel scratches and gouges less than 3"

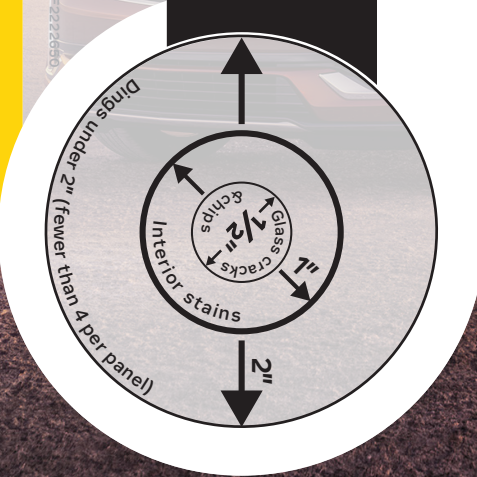
## Normal wear conditions include:

- 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 the tread, the tread depth indicator should not be visible. Please see your Lease End Guide for additional important tire information.



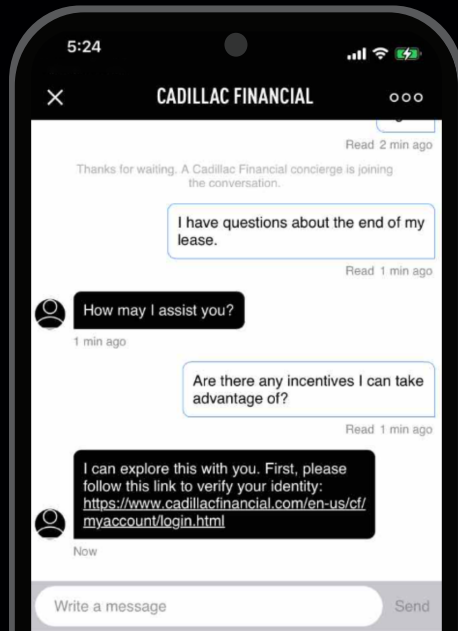
4/32" tire tread depth

CR22220500



# ELEVATE YOUR JOURNEY WITH US

Questions? Download the Cadillac Financial mobile app and send a message directly to our Concierge team or log in at [cadillacfinancial.com](https://cadillacfinancial.com).



To reach us by phone, call 1-877-2CF-LUXE (1-877-223-5893) during support hours.



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