

# LEASE-END GUIDE

Prepare for your next Cadillac experience.



# IT'S TIME FOR A NEW JOURNEY

You're used to looking down the road. With your lease nearing its end, we're here to help you find your next Cadillac.

In this guide, you'll find the tools you need to successfully navigate the lease-end process. Or, visit **gmfinancial.ca/en-ca/lease-end.html** 

## WHAT SHOULD YOU DO WITH YOUR CURRENT LEASED CADILLAC?

- Purchase or lease a new Cadillac or GM vehicle
- Purchase your current leased vehicle
- · Turn in your leased vehicle

### WANT TO CONTINUE THE CADILLAC EXPERIENCE?

Cadillac and GM have many new and exciting models available, and you may become eligible to receive incentives toward the lease or finance of a new Cadillac or GM vehicle.





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#### YOUR LEASE-END OPTIONS

#### OPTION 1

#### Turn in your Cadillac and purchase or lease a new Cadillac or other GM vehicle

Are you ready for your next Cadillac? Visit your nearest Cadillac dealership to test-drive the vehicle that's right for you. This is also a great time to discuss excess kilometres and your vehicle's condition.

- Make an appointment with the Cadillac dealership where you originally leased your vehicle.
- Select your next Cadillac or other GM vehicle and discuss which financing options are best for you.
- Turn in your vehicle, or structure your new financing to use your current vehicle as a trade-in.

#### **OPTION 2**

#### **Purchase your leased Cadillac**

You can purchase your leased Cadillac at any time during your lease period. Here's how:

- Contact the Cadillac dealership where you originally leased your vehicle to discuss financing options.
- 2. Contact your dealership or call GM Financial at 1-800-668-9777 to request your purchase option price.
- 3. Follow the instructions provided to complete your purchase.

#### **OPTION 3**

#### Turn in your vehicle

Return the vehicle to the Cadillac dealership where you leased it.

Remember to bring your owner's manual, extra set of keys and any other accessories that came with the vehicle

- 1. Take some time to review your vehicle's condition.
- A complimentary vehicle inspection will be arranged and performed by a GM Financialauthorized inspection company.
- Make an appointment to turn in the vehicle at your originating Cadillac dealership.
- 4. Consider purchasing or leasing a new Cadillac or GM vehicle.

#### TRADE IN YOUR VEHICLE



# LIFE IS FULL OF CHOICES

If you are facing excess kilometres or wear-and-tear charges, or, your vehicle needs have changed and you're interested in driving a new GM vehicle, discuss trading in the leased vehicle at your originating Cadillac dealership.

- Schedule an appointment at the Cadillac dealership where you leased your vehicle
- Explore your trade-in option in detail and determine if you have any equity in your vehicle
- Work with your dealer to structure your new lease or finance to incorporate your current vehicle as a trade-in

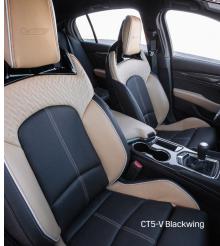
#### TURN IN YOUR VEHICLE

Once the vehicle inspection and any repairs are completed, please make plans to turn in your leased vehicle at a Cadillac dealership.

- Set up an appointment with the dealership where you leased your vehicle
- The dealer should provide a "Vehicle Check-in Receipt" to you
- This receipt confirms that your vehicle is turned in and verifies the kilometres at return

You may receive a final invoice within 60 days of returning your lease vehicle that could include excess wear-and-tear charges, excess kilometre charges and any remaining lease liabilities on your account. We encourage you to discuss the potential lease-end charges with your GM dealer prior to turning in the vehicle, or contact GM Financial at 1-800-668-9777.





#### SELECT YOUR NEXT CADILLAC

# YOU DESERVE THAT NEW CAR SMELL AGAIN.

Find the new Cadillac or GM vehicle that is just right for you. Visit Cadillac.ca or gm.ca to learn more about the latest models available from Chevrolet, Buick, GMC and Cadillac. You can even build your next vehicle online at each brand's website. And don't forget to ask your Cadillac dealer about current offers and incentives.



## ASK YOUR CADILLAC DEALER FOR MORE INFORMATION ON THESE AND OTHER EXCITING NEW VEHICLES.

XT4 CT4-V XT5 CT5

XT6 CT5-V

CT4 Escalade/ESV

#### SCHEDULE YOUR INSPECTION

# CONVENIENCE IS KEY

Prior to turning in your leased vehicle, you should complete a complimentary pre-return inspection, which will be performed by a GM Financial-authorized inspection company. When the inspection company contacts you to schedule the inspection, scheduling it at the Cadillac dealership where you leased your vehicle is a great option. You can also schedule it at home or work.

During the inspection, the inspection agent will review your vehicle's condition and identify any excess wear and tear. You will receive instructions on how you can access your report online.

By scheduling an inspection at the Cadillac dealership where you leased your vehicle, your dealer can suggest helpful repairs to minimize your out-of-pocket expenses. Your dealer can also help you determine what repairs may be covered under the vehicle's manufacturer warranty.

After any repairs are completed and before turning in your leased vehicle, please mail, fax or email repair receipts to GM Financial, so a credit can be applied to your account.

If you elect to not repair excess wear and tear, those charges will be billed to your account, and an invoice will be mailed to you.

#### **SEND REPAIR RECEIPTS TO:**

GM Financial
Attn: Wear and Tear Department
2001 Sheppard Ave East, Suite 600
Toronto, ON M2J 4Z8
Fax: 1-866-497-7477
cservice@gmfinancial.com

#### Inspection Checklist

Clean your vehicle inside and out

Make sure all equipment is present, including:

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

Remove your personal belongings, such as:

- Sunglasses
- Parking passes
- Garage door openers
- Aftermarket wheels
- Clear navigation of all saved addresses, erase programmable garage door codes, and delete all saved phone numbers

#### REVIEW YOUR VEHICLE'S CONDITION

# FOR THE UNEXPECTED BUMPS ON THE ROAD

During a vehicle's life, some wear and tear is expected and considered normal. The next several pages of this guide summarize the most common wear-and-tear items and give you an idea of what we consider normal use. Using the information in this guide, you can review your vehicle's condition. This guide is here to identify any items that may be considered excess wear and tear and result in charges.

For questions about additional items not covered in this guide, contact GM Financial at **1-800-668-9777**.







#### Interior

#### **NORMAL WEAR**

#### Carpet



• Any removable stains.

#### **EXCESS WEAR**



• Permanent stains.

#### Upholstery



• No upholstery holes on seats or carpet.



• Any interior upholstery holes, cuts or tears.

#### Mechanical items



• All mechanical items functional.



 Any malfunctioning or nonoperational equipment.

#### Exterior

#### **NORMAL WEAR**

#### Dings and dents



• Fewer than four dings or dents less than 2.5cm in diameter per panel that have not penetrated or cracked the paint surface.

#### **EXCESS WEAR**



- Panel dents or dings
   2.5cm in diameter or greater, or that have penetrated or cracked the paint surface.
- Hail damage or punctures on any panel.

#### Scratches



Panel scratches
 less than 10cm in
 length that have not
 penetrated or cracked
 the paint surface.



 Panel scratches that have penetrated or cracked the paint surface.

#### Glass



- Chips (including legs) less than 1cm in diameter anywhere on the windshield.
- Maximum of three chips allowed.



- Chips (including legs) equal to or greater than 1cm in diameter anywhere on the windshield.
- Windshield is cracked and/or broken.

#### Wheels & Tires

#### **NORMAL WEAR**



- Tread depth greater than 3mm at the shallowest point (including spare tire).
- Tires must match manufacturer's recommendation guidelines.
- The two tires on each axle match in type and brand name.
- Original manufacturer wheels.

Winter/snow tires are acceptable on vehicles returned Nov. 1–April 15, but must meet the above-mentioned requirements

#### **EXCESS WEAR**



- Tread depth equal to or less than 3mm at the shallowest point.
- Tires have gouges, cuts or sidewall plugs.
   Wheels with scratches.
- Mismatched tire size.
   The two tires on each axle do not match in type and brand name.
- Studded tires.

#### Other

#### **NORMAL WEAR**



- No missing equipment or broken parts.
- Any replacement part that meets manufacturer's specifications of equal quality and design.

#### **EXCESS WEAR**



- Any missing equipment (including keyless entry remote) or broken parts.
- Any replacement part that does not meet manufacturer's specifications of equal quality and design.

#### FREQUENTLY ASKED QUESTIONS

#### WHERE DO I RETURN MY VEHICLE?

The Cadillac dealership where you leased your vehicle is best qualified to assist you with the lease-end process. If you have moved a significant distance since you leased your Cadillac vehicle, or you would like to turn in your vehicle at another GM dealership, please contact GM Financial at 1-800-668-9777.

#### 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 ON MY FINAL INVOICE?

If you turn in your lease vehicle, you are responsible for any excess wear-and-tear charges, remaining payments, excess kilometre charges, fees, taxes and/or citations.

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

Contact the Cadillac dealership where you originally leased your vehicle to assist with obtaining a purchase option price or call GM Financial at 1-800-668-9777. Please have your account number or vehicle identification number available to help us quickly locate your account.

#### **CAN I TURN IN MY VEHICLE EARLY?**

Yes, you can turn in your vehicle early. However, you are still responsible for amounts under your lease agreement.

For answers to additional questions or for more information, contact GM Financial at 1-800-668-9777.

#### **CONTACT US**



# QUESTIONS?

Call GM Financial at 1-800-668-9777 or visit gmfinancial.ca/en-ca/lease-end.html

Monday through Friday: 8 a.m. to 5 p.m. ET

