

# BLAZE YOUR OWN TRAIL

## YOUR LEASE-END GUIDE



2025 GMC SIERRA 2500HD

**GMC**

# 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: RETURN YOUR VEHICLE

Bring the vehicle to your GMC dealership by the termination date in your agreement.

- 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. Sign the Check-in Receipt at the dealership and the Odometer Statement, located in the [Document Center](#) 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 than the final billing statement.

## OPTION 2: LEASE OR FINANCE NEW

Ready for a new ride? Return your vehicle and start enjoying the latest GMC has to offer with an upgrade.<sup>1</sup>

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

## OPTION 3: PURCHASE YOUR VEHICLE

Good news: You can purchase your GMC 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.

<sup>1</sup>If you buy or lease a new GM vehicle, your disposition fee of up to \$495 may be waived. See Section 4 of your lease agreement for details.



2025 ACADIA DENALI



2025 YUKON DENALI



2025 SIERRA 1500 AT4X

# 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 equal to or greater than 1/2"

## MISCELLANEOUS



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

# 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 [AutoVINLive.com](https://www.gm.com/autovinlive). 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](mailto:VehicleRepairReceipts@gmfinancial.com)

Fax: 1-877-301-3763

# 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.

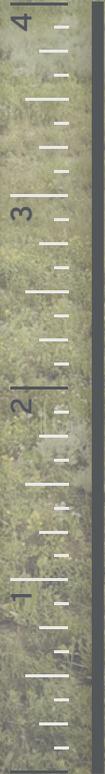


## FINANCIAL Wear Card

For questions or more information, visit [gmfinancial.com/LeaseEnd](https://gmfinancial.com/LeaseEnd)

### 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 blue color indicator should not be visible. Please see your Lease-End Guide for additional important tire information.



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2025 HUMMER EV SUV

# 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 GMC 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
- Phone chargers
- Memory cards and USB drives
- Garage door openers
- Tollway tags
- 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
- Luggage crossbars
- Floor mats
- Cargo covers
- Entertainment system headphones
- All seats
- Toolkits
- 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.



2025 HUMMER EV 3X PICKUP TRUCK

## HAVE MORE QUESTIONS? WE HAVE MORE ANSWERS.

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

# COMMON QUESTIONS

### WHERE DO I RETURN MY VEHICLE?

The GMC 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,<sup>1</sup> and other applicable taxes and charges.<sup>2</sup> 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 [gmfinancial.com](#) under the Resources tab.

<sup>1</sup>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 contract, you may be charged a disposition fee of up to \$495. 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.

<sup>2</sup>In 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.

