# EXPLORE YOUR OPTIONS YOUR LEASE END GUIDE

2024 ENCORE GX

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# 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 LEASE**

Bring the vehicle to your Buick 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 Checkin Receipt at the dealership and Odometer Statement, located in the Document Center on <u>gmfinancial.com</u> 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 vehicle? Return your vehicle and start enjoying the latest Buick 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 <u>gmfinancial.com/options</u>.
- Check out offers and even apply to prequalify for financing with no impact to your credit at <u>gmfinancial.com/offers</u>.
- Follow the steps in Option 1 to turn in your vehicle.

#### **OPTION 3: PURCHASE YOUR VEHICLE**

Good news: You can purchase your Buick at any point during your lease. You can request a purchase quote on your MyAccount dashboard, which is valid for 10 days. 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.



Scan for Lease or Buy Webpage





### GET INSPECTED

#### **PRE-RETURN INSPECTION**

Prepare yourself by scheduling a pre-return inspection approximately two-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 <u>AutoVINLive.com</u>. 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: <u>VehicleRepairReceipts@gmfinancial.com</u> 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.

#### EXTERIOR



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 spider cracks

#### INTERIOR



Permanent stains



Upholstery holes more than 1/8"



Tears more than 1/2"

#### 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 more than 3"
- Tire tread under 4/32"\*

#### **MISCELLANEOUS**



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

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

# 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. <u>Click here</u> for a printable version of the Wear Card.

# gm FINANCIAL Wear Card

For questions or more information, visit gmfinancial.com/LeaseEnd

# Normal wear conditions include:

- 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"

4/32" tire tread depth ‡

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

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# YOUR RETURN CHECKLIST

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

□ Schedule your complimentary pre-inspection appointment prior to the lease-end date.

Schedule a turn-in appointment with your Buick 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	$\Box$ App or other login information
	$\Box$ Saved phone numbers	□ Saved addresses
Clean your vehicle inside and out. Don't forget your personal items, such as:		
	🗌 Sunglasses	□ Garage door openers
	$\Box$ Phone chargers	🗌 Tollway tags
	$\Box$ Memory cards and USB drives	Parking passes
Make sure all original equipment is present. This includes:		
	$\Box$ Keys and key fobs	🗌 Owner's Manual
All other accessories included in the lease package, which may include:		
	$\Box$ EV power-charging cables	$\Box$ Entertainment system headphones
	Luggage crossbars	□ All seats
	☐ Floor mats	□ Toolkits
	Cargo covers	□ 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 state's driver licensing and vehicle registration office to determine if your state requires license plate return at lease end.	

Scan for Odometer Statement

□ Cancel automatic payments.



HAVE MORE QUESTIONS? WE HAVE MORE ANSWERS.

Scan for Lease-End FAQ Webpage



## COMMON QUESTIONS

#### WHERE DO I RETURN MY VEHICLE?

The Buick 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 on your <u>MyAccount</u> dashboard, valid for 10 days. Also, important lease purchase documents can be found in the Document Center on <u>gmfinancial.com</u> under the <u>Resources tab</u>.

<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.





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