

PREPARE FOR YOUR NEXT CADILLAC EXPERIENCE

LEASE END GUIDE



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 cadillacfinancial.ca/en-ca/cf/lease-end.

WHAT SHOULD YOU DO WITH YOUR CURRENT LEASED CADILLAC?

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

WANT TO CONTINUE THE CADILLAC EXPERIENCE?

Cadillac has many new and exciting models available, and your dealer is always available for consultation to tailor your next Cadillac experience at your convenience.



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12 MONTHS

CHOOSE CONFIDENTLY

Around the 12-month mark from your maturity date, plan ahead for the lease-end process by considering your 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 your dealership or call Cadillac Financial at 1-888-816-0004 to request your purchase option price.
- Contact the Cadillac dealership where you originally leased your vehicle to discuss financing options.
- Follow the instructions provided to complete your purchase.

OPTION 3

TURN IN YOUR VEHICLE

On contract maturity, 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.

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

4 MONTHS

KNOW WHAT TO EXPECT

Schedule a free 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.



SELF-INSPECTION

Know what to expect. Find tips and more information at <u>cadillacfinancial.ca/en-ca/cf/lease-end</u>.

COMPLIMENTARY PRE-RETURN INSPECTION

For your convenience, you can schedule the inspection to be completed at your dealership, home or work. Contact your dedicated concierge to assist with arrangements by calling 1-888-816-0004 or emailing conciergecanada@cadillacfinancial.com. You can also schedule an appointment directly with our inspection provider by visiting AutoVINLive.com and entering your VIN and Cadillac Financial lease account number.

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 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. Email repair receipts to conciergecanada@cadillacfinancial.com.

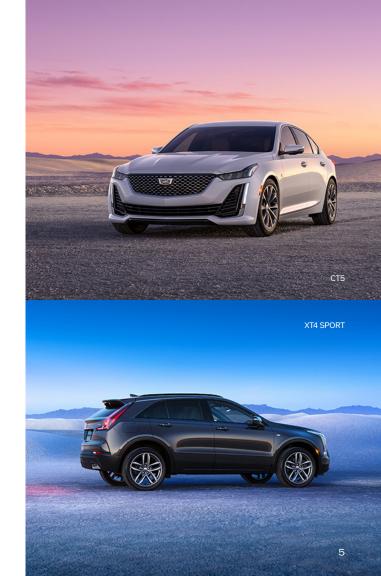
CHOOSE SOMETHING NEW

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 free pre-return inspection and you think you might have excess wear on your vehicle, now is the time to schedule it to be prepared.

You deserve an exceptional driving experience.

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

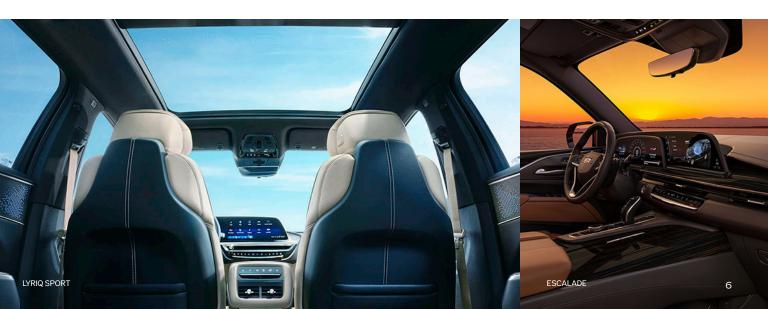


TURN IN YOUR VEHICLE

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 checked in and verifies the kilometres at return

Where applicable, you may receive a final invoice following the return of 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 or Cadillac dealer prior to turning in the vehicle, or contact Cadillac Financial at 1-888-816-0004.



SCHEDULE AN INSPECTION

Prior to turning in your leased vehicle, you should complete a complimentary pre-return inspection, which will be performed by a Cadillac 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 or email repair receipts to Cadillac 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:

Cadillac Financial Attn: Wear and Tear Department 2001 Sheppard Ave East, Suite 600 Toronto, ON M2J 4Z8

Email:

conciergecanada@cadillacfinancial.com

INSPECTION CHECKLIST

Clean your vehicle inside and out

MAKE SURE ALL EQUIPMENT IS PRESENT. INCLUDING:

- All keys and key fobs
- Owner's manual/ Ownership
- Third-row seats (if applicable)
- Other accessories included in the lease package
- Original manufacturer wheels at the time of the lease
- 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

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 Cadillac Financial at 1-888-816-0004 or email to conciergecanada@cadillacfinancial.com.



INTERIOR

NORMAL WEAR

Carpet

Any removable stains.

EXCESS WEAR

Carpet



Permanent stains.

Upholstery



No upholstery holes on seats or carpet.

Upholstery



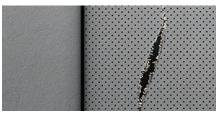
Any interior upholstery holes, cuts or tears.

Tears



Tears (equal to or less than 1.27 cm)





(more than 1.27 cm)

EXTERIOR

NORMAL WEAR

Dings and dents



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

EXCESS WEAR

Dings and dents



Panel dents or dings 2.5 cm 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 10 cm in length that have not penetrated or cracked the paint surface.

Scratches



Panel scratches that have penetrated or cracked the paint surface.

Glass



Chips (including legs) less than 1 cm in diameter anywhere on the windshield.

Maximum of three chips allowed.

Glass



Chips (including legs) equal to or greater than 1 cm in diameter anywhere on the windshield.

Windshield is cracked and/or broken.

WHEELS & TIRES

NORMAL WEAR



Tread depth greater than 3 mm at the shallowest point (including spare tire).

Tires must match manufacturer's recommendation quidelines.

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 3 mm 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 Cadillac or GM dealership, please contact Cadillac Financial at 1-888-816-0004.

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 following the return of your leased vehicle.

WHAT CHARGES CAN I EXPECT ON MY FINAL INVOICE?

If you turn in your leased vehicle, you are responsible for any excess wear-and-tear charges, remaining payments with early turn-in, 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 Cadillac Financial at 1-888-816-0004. 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 due under your lease agreement.

WHAT CHARGES CAN I EXPECT AFTER VEHICLE RETURN?

You will receive an invoice that may include amounts still owed on the lease account, excess wear and tear, excess kilometre charges, and other applicable taxes and charges. Please refer to your lease agreement for details. If other charges, such as tolls, are received after your lease-end invoice has been sent, an additional invoice will be issued.

HOW DO I CONTACT CADILLAC FINANCIAL?

During support hours, call 1-888-816-0004. Email: conciergecanada@cadillacfinancial.com

CONTACT US



QUESTIONS?

Call Cadillac Financial at 1-888-816-0004, email <u>conciergecanada@cadillacfinancial.com</u> or visit <u>cadillacfinancial.ca</u>

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



LEASE-END RESOURCES

