



CADILLAC
FINANCIAL



PREPARE FOR
YOUR NEXT
EXPERIENCE

LEASE END GUIDE



2022 CT4-V



2022 CT5-V

IT'S TIME FOR A NEW JOURNEY

You are used to looking down the road. 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.

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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 at any participating dealership. You can contact Cadillac Financial 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'll receive an invoice that may include amounts still due on the lease account, excess wear, excess mileage charges, disposition fee,¹ 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.

¹As stated in your lease contract, you may be charged a disposition fee of up to \$595, 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 GM 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 12 months from your maturity date, begin the lease-end process by reviewing your three options:

OPTION 1: FIND A NEW RIDE

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

- Not sure if you want to lease again or buy?
Visit cadillacfinancial.com/leaseorfinance to explore which financing option is right for you.
- Schedule an appointment with your Cadillac dealership.

¹If 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 LEASED VEHICLE

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.
- Visit your Cadillac dealership for the next steps.

OPTION 3: RETURN YOUR VEHICLE

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

- Make sure you're aware of any excess wear by scheduling a complimentary pre-return inspection.
- Schedule an appointment with your Cadillac dealership to arrange a return date.
- Be on the lookout for a lease-end liability invoice 60-90 days after vehicle turn-in. This letter 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 on excess wear.



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.

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. 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 you identify what repairs might need to be made before you turn in your vehicle to avoid potential fees. However, some lease-end fees may still apply. Refer to your contract 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: Concierge@cadillacfinancial.com

Fax: 1-877-881-3432

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.



ENJOY THAT NEW CAR SMELL AGAIN

The joy of driving a new vehicle is like nothing else.

Find the Cadillac that's right for you by visiting [cadillac.com](https://www.cadillac.com) and learning more about the latest models. You can even build your next ride online! And don't forget to ask your Cadillac dealer about current offers and incentives.

Visit [cadillac.com](https://www.cadillac.com) to find your next vehicle.

YOUR RETURN CHECKLIST



2022 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.

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 over 4" or 1 scratch equal to or over 6" per panel



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

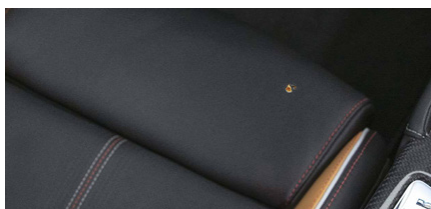


INTERIOR

NORMAL



Removable stains and minor carpet wear



Upholstery holes equal to or less than 1/8"

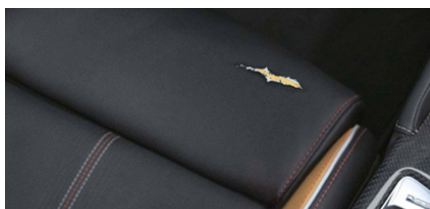


Tears equal to or less than 1/2"

EXCESS



Permanent stains



Upholstery holes more than 1/8"



Tears more than 1/2"

WHEELS & TIRES

NORMAL



- Original manufacturer wheels
- Undamaged tires with minimum 4/32" tread¹
- Wheels with scratches or gouges equal to or less than 3"
- Manufacturer recommended tire size and speed rating, regardless of tire brand

EXCESS



- 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"¹

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

MISCELLANEOUS

NORMAL



- No missing equipment or broken parts
- No instrument panel warning lights or messages illuminated

EXCESS



- 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.



2022 XT6

DO YOU HAVE QUESTIONS ABOUT THE LEASE-END PROCESS?

Learn about what to expect at
the end of your lease agreement at
mylease.cadillacfinancial.com.