

Kia Retail Advantage

Own the car.
Own the options.



Now there's a vehicle financing option that helps you get the Kia you deserve. We call it **Kia Retail Advantage**, and it could be just what you're looking for.



How it works

Once you have determined the vehicle you are interested in, we use the Kia Retail Advantage to determine that vehicle's end-term value up front. We then subtract that value from the vehicle finance amount in order to calculate your monthly payments.



Vehicle
Finance
Amount



End-of-Term
Purchase
Price¹



Total
Monthly
Payments

At the end of your term, you can:

- Sell your vehicle to us for the End-of-Term Purchase Price
- Trade in/sell your vehicle
- Refinance your vehicle
- Pay off your End-of-Term Purchase Price and keep your vehicle

¹The End-of-Term Purchase Price is your balloon payment due at maturity. You have the option to sell the car to us when the balloon payment becomes due for that amount, less any other amounts that may be due, including any past due payments, late charges, excess wear & use and excess mileage at \$0.20 per mile above your allotted contract mileage, and a disposition fee (if applicable). End-of-Term Purchase Price only applies if you elect to sell your vehicle to KFA.

See your dealer for complete program details and restrictions.

Kia Retail Advantage. Designed for flexibility.

	KFA Retail	Kia Retail Advantage	KFA Lease
Eligible Vehicles	Any New, Certified Pre-Owned, or Used Kia	Any New Kia EV Model	Any New Kia
Terms	Up to 84 Months	36-, 48-, and 60-Month Terms	Up to 48 Months
Customer Loyalty Benefits	2-Tier Pricing Upgrade	Up to \$400 Disposition Fee Waiver ² + 2-Tier Pricing Upgrade	Up to \$400 Disposition Fee Waiver ³ + Up to \$500 Excess Wear & Use Charge Waiver ⁴ + 2-Tier Pricing Upgrade
Acquisition Fee	\$0	\$0	\$650
Mileage Options	Unlimited	Customizable	Customizable
Vehicle Ownership	Customer	Customer	KFA
Contract-End Options	N/A	Customer May: <ul style="list-style-type: none"> ▪ Sell the vehicle back to KFA for the End-of-Term Purchase Price ▪ Trade in/sell your vehicle ▪ Refinance your vehicle ▪ Pay off, and keep your vehicle 	Customer May: <ul style="list-style-type: none"> ▪ Return the vehicle in good condition to KFA and purchase or lease a new Kia ▪ Purchase the vehicle ▪ Return the vehicle in good condition to KFA
Potential EV Tax Credit (if applicable)	Customer Claims	Customer Claims	Not Available

²A disposition fee, where permitted by applicable state laws, payable as a condition of selling the vehicle to KFA at the time of balloon maturity. A loyalty reward covers this disposition fee, up to \$400, when you lease or finance a new Kia through Kia Finance America within 60 days of selling your vehicle to Kia Finance America.²

³A disposition (turn-in) fee, specified in the lease contract, payable at lease-end if the lessee does not purchase the vehicle.

⁴A loyalty reward covers your lease disposition fee (turn-in fee), up to \$400, and any lease excess wear and use charges up to \$500, when you lease or finance a new Kia through Kia Finance America within 60 days of terminating your lease.

Benefits of Kia Retail Advantage

- As a registered owner, you can claim any available EV tax credit
- You have multiple options at the end of your term
- Only standard insurance requirements apply
- Potential tax savings

For more information, talk to your Kia dealer today.

