



## Automatic Payment Form

### Cruise Control For Your Payments

As a part of the Kia Family, our goal is to create convenient ways to manage your payments with us. AutoPay is the most convenient way to make your payments – automatically, every month, and on time. Sign up today by following the steps outlined below or visiting [kiafinance.com](http://kiafinance.com). If you have any questions on this program, please contact us by visiting [kiafinance.com](http://kiafinance.com) or calling (866) 331-5632. It's Easy to Get Started!

### Customer Information

\*Required Fields

\*Full Name: \_\_\_\_\_

Daytime Phone #: \_\_\_\_\_

Is this a cell phone number? YES  NO

\*Email Address: \_\_\_\_\_

\*VIN: \_\_\_\_\_

\*Contract Date: \_\_\_\_\_

### Banking Information

\*Bank Name: \_\_\_\_\_

\*Account Holder Name: \_\_\_\_\_

\*Account Type: \_\_\_\_\_  
 Personal checking/money market account Business checking/money market

\*Bank Account #: \_\_\_\_\_

\*Bank Routing #: \_\_\_\_\_

9 Digits

Dealer Name: \_\_\_\_\_

Dealer #: \_\_\_\_\_

When completed and signed by the customer, provide a copy of this authorization to the customer, and include this form in the funding package.

### Why Enroll in AutoPay?

- **Convenience.** Automatic bill pay means no monthly checks
- **Save.** No postage fees
- **Reliability.** Enrolling in AutoPay means peace of mind that your payment will be on time, every time.\*  
 \*Subject to availability of funds.



Routing  
Number

Account  
Number

Check  
Number

### Payment Amount & Schedule

I understand that my monthly payment as specified on my Kia Finance America contract (and any other applicable charges per the contract as may be reflected on my monthly statements) will be deducted from my deposit account each month on the payment due date specified on my contract.

We will send a confirmation of your payment schedule to the above email address. **You should continue making payments to us until you receive confirmation of your AutoPay enrollment from us.**

### Authorization

By enrolling in AutoPay, I acknowledge that I have read and agree to the terms and conditions for AutoPay printed on the reverse side of this form. I further authorize Kia Finance America to initiate an ACH debit entry to my deposit account in the amount and in accordance with the payment schedule specified above. I acknowledge that I received a copy of this authorization for my records. **All deposit account owners must sign.**

Account Holder 1 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Account Holder 1 Name as it appears on checks: \_\_\_\_\_  
 Please Print Name

Account Holder 2 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Account Holder 2 Name as it appears on checks: \_\_\_\_\_  
 Please Print Name

Go Green! Enroll in our Paperless program to electronically receive your monthly statements and other important information. Create or log in to your online Kia Finance America account at [kiafinance.com](http://kiafinance.com) and go Paperless today!

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AUTOPAY ENROLLEMNT  
TERMS AND CONDITIONS

By enrolling in the Kia Finance America ("KFA", "we", "us", "our") AutoPay program, You agree to the following terms and conditions:

1. Payments made under the AutoPay program are processed by KFA's third party provider, Speedpay Inc. ("Speedpay"), and You authorize us to provide Speedpay with Your personal information (including deposit account information) in order for Speedpay to process Your payments. Speedpay may, from time to time, communicate with You regarding Your payments to KFA.
2. For any questions or disputes related to the AutoPay, please contact the KFA Customer Service Department at (866) 331-5632.
3. Each recurring payment must be in an amount between \$1.00 and \$25,000.00.
4. You may make multiple payments to Your KFA account at any time.
5. If Your KFA account is past due (one or more days past the payment due date):
  - a) You may only make one-time payments to your account.
  - b) You must pay the full minimum amount required to bring Your KFA account current.
  - c) You may not set up AutoPay payments until Your KFA account is current.
  - d) If Your KFA account is more than 60 days past due, unless You have a separate payment or extension agreement with us, any collection or repossession efforts will continue until Your payment clears Your deposit or other financial institution and is applied to your KFA account.
6. If Your KFA account is current, You may schedule AutoPay payments to be made on a monthly basis.
7. If payment is made by or before 5:00 p.m. Eastern Time (ET) on any day other than a holiday or weekend ("business day"), Your KFA account will be credited as of the same date the payment was submitted. Payments submitted after 5:00 p.m. ET on a business day, or on holidays or weekends will be credited to Your KFA account as of the next business day. Updates to account balances and transaction posting may take up to two (2) business days.
8. Each payment transaction will be processed as an electronic fund transfer (EFT).
9. When using AutoPay to pay Your KFA account, You authorize us to increase or decrease Your AutoPay payment amount as necessary to ensure payment of your monthly statement in full. Increases or decreases may occur if, for example, there is a change in the sales, use, rental or other tax rate in Your area or if You have moved and are subject to different sales, use, rental or other taxes. It is Your responsibility to review Your monthly account statement to verify the amount due and confirm that You will have a sufficient balance in Your deposit account to satisfy the next scheduled AutoPay payment.
10. AutoPay payments typically cover Your regular monthly payment and applicable sales, use, rental or other taxes, if any. You may not use AutoPay to pay for any additional items that may have been assessed to Your KFA account, such as property taxes, registration fees, parking citations or other charges. You must pay for these additional items separately with a one-time payment or other payment method that we accept.
11. You represent that the deposit account information You provide when making a one-time payment or scheduling AutoPay payments is an account from which You are authorized to make payments ("Your bank account"), and any payment You make will debit that account. You should review the agreements You have with Your financial institution that maintains Your deposit account for any applicable fees, for limitations on the number of transactions that You can make and for any other restrictions that might limit Your ability to make payments to KFA.
12. When You set up AutoPay, You authorize us to withdraw or debit the necessary funds from Your bank account for as long as necessary to complete Your payment obligation to us. You may revoke this authorization only by notifying us as provided in the following paragraph (13).
13. You may cancel any scheduled one-time payment or AutoPay payment by calling our Customer Service Department at (866) 331-5632 prior to 10:15 a.m. Eastern Time on or before the date the payment was scheduled to be made. By cancelling a scheduled AutoPay payment, You revoke Your authorization for us to make recurring payments and are responsible for scheduling all future payments.
14. You represent that when You instruct us to make a withdrawal from or debit Your bank account, there will be a sufficient balance in the account at the time we make the withdrawal or debit. If any payment is returned by Your financial institution for any reason, we may charge Your KFA account a returned check, processing or insufficient fund fee as set forth in Your retail installment sales contract or lease agreement.
15. If You do not have sufficient funds available in Your designated bank account, we may at our option make another attempt to make a withdrawal from or debit Your bank account. If we cannot process a transaction due to insufficient funds, You are responsible for making alternate payment arrangements in a timely manner. We are under no obligation to inform You if a payment is not completed due to insufficient funds. We reserve the right to cancel Autopay on Your bank account after two unsuccessful consecutive attempts to debit Your bank account.
16. Except to the extent imposed by applicable law, KFA shall have no liability to You with respect to a debt against Your bank account which is drawn in an incorrect amount or drawn after You have revoked authorization for Autopay, other than the responsibility to correct any error.