

YOUR KIA LEASE-END KIT

Everything you'll need to
figure out your next move.



The smartest way to finance.

KMFUSA.com



The smartest way to finance.

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**WE JUST MADE
LEASE-END SIMPLER.**

**AND WE'RE NOT
ABOUT TO STOP NOW.**



THE FINANSWERS



You've come a long way—the end of your lease is just around the corner. Kia Finance is dedicated to setting you up for success, so we developed this kit to cover what you need to know in the four months leading up to your contract maturity date.

Prepare for your lease-end by reading this kit now, and keep it handy for quick reference.

And you can always visit KMFUSA.com for complete information on the lease-end process.

Inside you'll find helpful information regarding the end of your lease including:

- **Lease-end options**
- **Vehicle Self-Inspection information with useful tools to understand potential lease-end fees**
- **How to schedule a complimentary inspection prior to returning your vehicle**
- **FAQs and contact info**

However you choose to finish your lease, we hope you'll continue your journey with Kia Finance.

So, what's the right answer for you?

Now's a great time to think about how you'll close out your lease. You can get behind the wheel of a new Kia, keep your leased vehicle or just return it. Whatever you choose, we'll be with you all along the way.



Want to lease or purchase a new Kia?

The process is as simple as:

1

Find the perfect vehicle for you at kia.com

2

Contact your Kia dealer to schedule a test drive

3

Turn in your current vehicle with the help of this kit and drive off in a new Kia



Want to keep your current Kia?

Get a Buyout Quote by contacting your Kia dealer, visiting KMFUSA.com or speaking with a Lease-End Advisor at (855) 537-8542, Monday through Friday, 8 a.m. – 9 p.m. Eastern. Select a payment option from your dealer or an advisor then continue enjoying your Kia—a title release will arrive following your payment being processed.

Returning your current Kia?

The first order of business would be to evaluate your vehicle for normal wear and use by doing a Vehicle Self-Inspection with the tool enclosed.

Wear and Use Estimation Tool

Our **Wear and Use Estimation Tool**, found below, will help you understand your vehicle's potential excess wear and use. If an area exceeds the acceptable limit for its damage type, mark it on the enclosed **Self-Assessment Form**, which provides estimated fees for excess wear on your vehicle. When completed, you will have an idea of potential charges you may incur at lease-end and repairs you might consider making.



You can also identify and estimate excess wear and use with our **Online Self-Assessment** from your mobile device at [KMFUSA.com/lease-end](https://www.kmfusa.com/lease-end).

If you complete your self-inspection and still have questions on your vehicle's condition, contact one of our Lease-End Advisors to schedule a complimentary pre-termination inspection. This inspection can be completed at your home or business but must be performed within 60 days of when you plan to return your vehicle.

If there is any excess wear, please make the necessary repairs to avoid wear and use charges. Contact your Kia dealer to assist with your options.

Potential Fees

It is essential that you understand potential fees (e.g., excess mileage, disposition or turn-in fee, taxes). If you decide to return your vehicle without purchasing or leasing a new vehicle through Kia Finance, you will be charged a \$400 disposition (turn-in) fee.

Turn-In Appointment

Be sure to schedule a turn-in appointment with your dealer for a smooth vehicle turn-in experience and to address any questions or concerns you may have.

Helpful Information

Inspecting your vehicle for excess wear and use before returning is essential, but there are a few additional things you need to remember:

- Clean inside and outside and remove any remotes and toll tags.
- Ensure all equipment originally provided with the vehicle is present. Visit [KMFUSA.com](https://www.kmfusa.com) for the full list.
- Fill out and sign an Odometer Disclosure Statement (search for and download at [KMFUSA.com](https://www.kmfusa.com)) then fax completed statement to (972) 590-3968. If purchasing your vehicle then fax the completed statement to (888) 295-8891.
- Cancel any automatic payments you have set up.



Common Lease-End Questions

CAN I RETURN MY CAR TO A NON-KIA DEALER?

No, your vehicle must be returned to an authorized Kia dealer.

WHAT CHARGES MAY I STILL BE BILLED FOR AFTER I TURN IN MY VEHICLE?

The following charges, if applicable, may be included on your End-Of-Term Invoice:

- Excess wear and use
- Excess mileage
- Disposition (turn-in) fee
- Any past due and unpaid monthly payments
- Any other fees (e.g., unpaid late payment fees, taxes, tolls, parking violations)

HOW DOES PERSONAL PROPERTY TAX AFFECT ME?

If your leased vehicle is registered in a state that charges personal property tax (PPT), Kia Finance will receive a PPT bill for your vehicle, and will pay the tax bill on your behalf to the appropriate taxing authority. You must pay all such taxes incurred during the lease term, even if they are assessed and billed after the lease has ended. Kia Finance will send you a bill upon receipt.

Personal property tax states include: AK, AR, CT, KY, MA, MO, RI, TX, VA, WV.

CAN I TURN IN MY VEHICLE EARLY (EARLY TERMINATION)?

Turning in your vehicle before your lease maturity is considered an early termination and may result in significant charges. Refer to your contract for more information.

WHAT IS A DISPOSITION (TURN-IN) FEE?

A fixed fee, specified in the lease contract, payable at lease-end if the lessee does not purchase the vehicle. If you purchase or lease another new vehicle within 60 days, Kia Finance will provide a loyalty reward to cover your disposition fee up to \$400.

WHAT CONSTITUTES EXCESS MILEAGE?

Mileage that exceeds the agreed upon miles per year the leased vehicle may be driven as stated in the lease contract. The lessee is obligated to pay a specified fee for each excess mile incurred.

HOW DO I RETURN MY LICENSE PLATE(S) AT THE END OF MY LEASE?

If you are required to return your license plate(s) to your state, do so after turning in your vehicle, then fax your state's receipt to us at **(972) 590-3995**. If you do not cancel or transfer the license plate(s) as required by your state at the end of the lease, you remain liable after lease termination for all tickets, official fees, and taxes billed on that vehicle. To reduce your liability for future personal property tax in CT, MA and RI, a copy of the plate cancellation/transfer receipt must be faxed to us at **(714) 368-7802**.

WHAT IS A PURCHASE OPTION FEE?

The option to purchase the leased vehicle typically at the scheduled end of the lease term for a fixed price plus a predetermined purchase option fee. Refer to the lease contract for specific terms and conditions.

Contact Us

Need something else?

Here are the places you can find us and all the best info.



Visit

KMFUSA.com/lease-end



Contact a Lease-End Advisor
at **(855) 537-8542**
Monday through Friday
8 a.m. - 9 p.m. Eastern



Call or stop by
your Kia dealer