



Finance

The smartest way to finance.

YOUR KIA LEASE-END KIT

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



WE JUST MADE LEASE-END

SIMPLER

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.

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.



1 CHOOSE

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/lease-end or speaking with a Lease-End Advisor at (855) 537-8542, Monday through Friday, 8 a.m. – 9 p.m. Eastern.

▶ 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.

2 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, you can identify it with our Online Self-Assessment from your mobile device at kmfusa.com/lease-end, which provides estimated fees for excess wear on your vehicle.

HELPFUL INFORMATION

1. Clean inside and outside and remove any remotes and toll tags.
2. Ensure all equipment originally provided with the vehicle is present. Visit kmfusa.com for the full list.
3. Fill out and sign an Odometer Disclosure Statement (search for and download at kmfusa.com/lease-end) then fax completed statement to (888) 295-8891. Dealer may be able to assist you for faxing.
4. Cancel any automatic payments you have set up.

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.

Wear and use estimation tool

Acceptable wear and use includes:

Scratches less than 4"

Dings/dents less than 4"

Windshield cracks less than 2"

Tire tread equal to or more than 1/8" from lowest point

Tool provides estimate only and is not binding. Final wear and use charges will be determined through a formal inspection after vehicle turn-in.

Window or Paint chips less than 1/2"



▶ 0 1 2 3 4



3 LOYALTY REWARD

When you lease or finance a new Kia with Kia Finance within 60 days of returning your lease, you'll enjoy a special Loyalty Reward up to \$900¹ to cover your Disposition (Turn-in) Fee² up to \$400 and Excess Wear and Use Charges up to \$500. Schedule a turn-in appointment with your dealer to make things easier.

That's a total reward of up to:

\$900¹ Toward your Turn-in Fee and Excess Wear and Use charges.

POTENTIAL FEES

Excess Mileage – At lease end, you will be responsible for excess mileage charges of \$. 20 per mile over the mileage option you've chosen.

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

Taxes – If your leased vehicle is registered in a state that charges personal property tax³ (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.

1. A loyalty reward covers your disposition fee, up to \$400, and any excess wear and use charges up to \$500, when you lease or finance a new Kia through Kia Motors Finance within 60 days of terminating your lease. 2. A disposition (turn-in) fee, specified in the lease contract, payable at lease-end if the lessee does not purchase the vehicle. 3. Personal property tax states include: AR, CT, KY, MA, MO, RI, TX, VA, WV. Licensed by the Connecticut Department of Banking to do business in Connecticut under License Numbers SFC-1885, SFC-BCH-931398, SFC-BCH-20110 & SFC-BCH-931638. Expiration date: December 31, 2020.

4 COMMON 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: 1. Excess wear and use 2. Excess mileage 3. Disposition (turn-in) fee 4. Any past due and unpaid monthly payments 5. Any other fees (e.g., unpaid late payment fees, taxes, tolls, parking violations)
- ▶ **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.
- ▶ **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.

5 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