

SmartLease

by **GMAC**

Discover Everything You Need

Thinking about a new GM car, truck or van? Good thinking. Looking for an affordable and convenient way to put yourself in the driver's seat? Smart move. GMAC has a solution for you.

With a SmartLease tailored to your budget, you get all the pleasure of driving the new GM vehicle you want, with payments that can be considerably lower than with traditional financing. At GMAC, we want you to be satisfied with your SmartLease experience from beginning to end and then all over again. Read the following and decide for yourself if we have what you need.

SmartLease is the standard leasing option available through GMAC. You have monthly payments to pay for the portion of the vehicle's value – depreciation – you expect to use over a period of time, plus a rent charge, taxes and fees. With GMAC SmartLease you don't own the vehicle; you drive it for the lease term (determined by you and your dealer) and return it at lease end.

SmartLease Plus is the most convenient lease yet. You get all the benefits of a SmartLease, plus you avoid monthly payments. Ask your GM dealer/retailer for details about SmartLease Plus.

SmartLease - Advantages

A low monthly payment

Because you are paying for the value of the vehicle you expect to use during your lease, plus a rent charge, taxes and fees, rather than the total value of the vehicle, leasing payments are typically lower than traditional financing payments.

More vehicle for your money

Leasing makes driving a more expensive vehicle more affordable.

Drive a new vehicle more often

Leasing typically has a shorter term than if you purchase for a similar monthly payment, allowing you to drive a new vehicle more often.

Drive a vehicle during its most trouble-free years

Most lease terms fall within the manufacturer's warranty. However, you are responsible for maintenance.

Avoid trade-in obligations

With GMAC SmartLease, you can take the Smart Road and lease another vehicle (provided you qualify), buy the vehicle, or return it at the end of the lease term and walk away (provided you have met all the obligations of your lease).

Assurance

With a GMAC SmartLease, Gap Protection provides assurance from unexpected costs in the event of a total loss of the vehicle.

Possible tax advantages

If you use your vehicle primarily for business, leasing can provide tax deductions. See your tax advisor for details or call 1-800-32-SMART for a free brochure on how to drive down business expenses.

Convenience

SmartLease by GMAC can be arranged right at your GM dealer/retailer. In fact, qualified customers can be approved in under an hour.

SmartLease - Mileage Options

Standard Mileage Allowance

GMAC SmartLease offers a generous standard mileage allowance of 15,000 miles per year. It is important to select the mileage allowance that best meets your driving needs. If the mileage on the odometer at lease end exceeds the limits of the total allowed mileage in your lease agreement, you are charged the excess mileage charge stated in your lease agreement.

Extra Mileage

Do you typically drive more than 15,000 miles per year? With GMAC SmartLease you are able to purchase additional miles up front at a reduced charge to meet your mileage expectations. Best of all, if you keep your leased vehicle until scheduled lease end, you may be entitled to a credit for each unused extra mile purchased.

Low Mileage Allowance

If you typically drive 12,000 miles per year or less, GMAC also offers a Low Mileage lease. A Low Mileage SmartLease offers an allowance of 12,000 miles per year. As a result of the expected lower usage, your lease payments are lower. If the mileage on the odometer at lease end exceeds the limits of the total allowed mileage in your lease agreement, you are charged the excess mileage charge stated in your lease agreement.

Regardless of your contracted mileage allowance, if you find that you are driving more miles than originally expected, you may increase your security deposit during the lease term. This will help offset any scheduled lease end charges you may incur. Simply call us at 1-800-200-GMAC (4622) to request an authorization form. Security deposits will be used as provided in your lease agreement. Amounts not used at lease end will be refunded.

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Discover Everything You Need

Your GM dealer/retailer has all the details about GMAC SmartLease and SmartLease Plus. If you qualify, everything can be arranged quickly and conveniently to get you into the GM vehicle of your choice. And you'll see there's no smarter way to lease or purchase your next GM vehicle than with a smart solution from GMAC.

SmartLease - Lease End Options

With GMAC SmartLease, you may choose one of the following options that best suits your individual circumstances at scheduled lease end:

Take the Smart Road – Return the leased vehicle and lease another GM vehicle... Simply return the vehicle to your GM dealer/retailer. Now you're ready to select a new and exciting GM vehicle. It is as easy as that – no stress and no worries about resale. Your GM dealer/retailer assists you with the entire process.

Lessee Responsibilities

- Past Due Payments
- Any Excess Mileage/Wear Charges
- Other Charges*

If you've met the agreements of your lease, you will owe nothing more, and any security deposit remaining will be refunded to you.

*Any unpaid summonses, summons penalties, re-registration fees, taxes, extension fees, late charges.

Purchase the leased vehicle... You may purchase your lease vehicle for the guaranteed purchase price stated in your Lease Agreement plus applicable taxes and fees. GMAC offers attractive finance options to qualified buyers.

Lessee Responsibilities

- Guaranteed Purchase Price
- Sales Tax
- Past Due Payments
- Other Charges*

*Any unpaid summonses, summons penalties, re-registration fees, taxes, extension fees, late charges.

Return the leased vehicle and walk away... Simply return the vehicle to your GM dealer/retailer. It is as easy as that – no stress and no worries about resale.

Lessee Responsibilities

- Past Due Payments
- Any Excess Mileage/Wear Charges
- Other Charges*

If you've met the agreements of your lease, you will owe nothing more, and any security deposit remaining will be refunded to you.

*Any unpaid summonses, summons penalties, re-registration fees, taxes, extension fees, late charges.

SmartLease – Eligibility

See your GM dealer/retailer for complete plan details.

SmartLease – Maintenance

Maintenance is the responsibility of the lessee. Refer to the owner's manual for the recommended maintenance schedule.

SmartLease – Early Termination

You can terminate your lease early, however, you may have an additional financial obligation. Details of early termination are in your lease agreement. GMAC or your dealer/retailer can assist you.

SmartLease – Lease Transfer

In some cases you can transfer your lease to another person. Contact us at 1-800-200-GMAC to discuss possible arrangements.