

LEASE-END GUIDE



Thank you.

Time flies and your vehicle lease will soon reach its maturity date. We would like to take this opportunity to thank you for being part of the Santander Consumer USA family! And know that, as a member of our family, our commitment to your leasing experience is stronger than ever. You will soon make decisions regarding your current vehicle and we are here to assist along the way. We value your business and look forward to fulfilling your future auto finance needs.



LOYALTY has its rewards

As you continue your journey with Santander Consumer USA, planning is key to a stress-free lease-end experience. Over the next few weeks and months, you will have options to explore and decisions to make. But don't worry – it's as easy as 1-2-3. Or rather, 90 days, 60 days and 30 days from your maturity date.

90 DAYS Research

The perfect time to start considering your options is approximately 90 days prior to the end of your lease. If you have questions, the Lease Servicing Team is available to help.



60 DAYS Inspect

Access [The Wear Tool](#) to complete a self-inspection. Estimating potential damage now, and contacting your originating dealership for necessary repairs, can help to eliminate surprises and undue stress down the road.



30 DAYS Choose

Upgrade your current vehicle or choose something completely different. When you stay in the family, you may be eligible for loyalty rewards.

As you begin, it's important that you know the Lease Servicing Team is available to assist with all of your lease-end needs along the way. Whether you have a question about your current account, the options available to you or anything else, call **888-222-4227** for the answers you need.

We hope that, whether you choose to purchase or lease a new vehicle, or purchase your current vehicle, we continue to be your first choice for all your auto financing needs.

Stay in the family and take advantage of exclusive loyalty rewards.

You may be eligible for:

- » Exclusive incentives
- » Returning Lessee Bonus Cash
- » Up to \$500 in waived wear and tear fees

Click below for quick access.

► CHECKLIST

► WEAR TOOL

► FAQ

STAY in the driver's seat

Lease or purchase a new vehicle

Upgrade to the latest model of your current vehicle or switch to something different. The choice is yours! Start by researching vehicles to determine which best suits your lifestyle and needs, and then contact your originating dealer[†] to make an appointment for a test drive!

Don't forget, when you re-lease through us, you may be eligible for additional loyalty rewards! Ask your originating dealer for more details.

Purchase your current vehicle

Who says all good things must end? If you've grown attached to your current vehicle and prefer to make it your own, you can work with your originating dealer[†] or contact the Lease Servicing Team to begin the purchase process.^{††} Financing may be available for qualified applicants.



[†]If you have moved and it is no longer convenient to return to your originating dealer, you may work with any participating dealership. Please contact the Lease Servicing Team at 888-222-4227 to let us know which dealership you will be working with and reach out to the dealership in advance to make an appointment.

^{††}Dealer may charge a document or other administrative fee for processing such purchase, up to the maximum allowed by applicable state law. Please contact your dealer for the amount of such fee.



Mileage and wear 101

It's important to know what to look for regarding mileage and wear before you turn in your vehicle. As stated in your Santander Consumer USA Lease Agreement, mileage, the condition of your vehicle and its maintenance are your responsibility.

Excessive mileage and wear will result in additional charges. Confirm your mileage allowance and any per-mile overage charge by reviewing your Santander Consumer USA Lease Agreement. Then, utilize the following pages and [The Wear Tool](#) to assist in distinguishing between “normal” and “excess” wear.[†]

After your leased vehicle has been returned, you will receive a vehicle return invoice outlining any remaining amounts due (if applicable), such as a disposition fee, unpaid payments, excess miles, excess wear, late charges, taxes or other fees. Contact the Lease Final Bill team at **855-383-0558** with any questions.

[†]This is not a comprehensive list of all excess wear guidelines and is intended as general information only. Please refer to the terms of your lease agreement for a description of your rights and obligations at lease end.

Interior wear

	Missing equipment or broken parts	Burn holes	Cuts, tears and singed areas	Stains
Normal	N/A	» Burn holes 1/8 inch or less in diameter	» Cuts, tears and singed areas 1/2 inch or less in diameter	» Removable stains
Excess	» Any replacement equipment that does not meet manufacturer's specifications of comparable design, function and quality » Any absent equipment or damaged parts (including keys, key fobs, DVDs for the GPS system, charging cable, charging station, DVD player headphones, DVD remote control, convertible boot, etc.)	» Burn holes larger than 1/8 inch in diameter	» Tears, rips, cuts and singed areas exceeding 1/2 inch in diameter	» Irremovable stains or any stain that requires replacement of upholstery or carpeting



Exterior wear

	Structural/ Unibody/Frame	Cracks, scrapes, scratches, dings, dents, rust/corrosion and repairs	Glass windshield	Glass/lenses: lights, turn signals and lamps
Normal	N/A	<ul style="list-style-type: none">» Individual instances of damage over two inches if the cost to repair does not exceed \$100» Scratches that can be buffed out during reconditioning» Single instances of damage two inches or less in diameter, excluding hail damage and punctures	<ul style="list-style-type: none">» Cracks, stars or stone chips 1/2 inch or less in diameter	<ul style="list-style-type: none">» Cracks two inches or less
Excess	<ul style="list-style-type: none">» Absent or nonfunctional exterior parts are chargeable in all instances	<ul style="list-style-type: none">» Excess overspray, conspicuous sand/grinding marks, uneven texture or poor color match greater than two inches in diameter» One or more occurrences of body, bumper or molding damage greater than two inches in size» Punctures or cracks to painted surfaces that will exceed \$100 to repair» All substandard repair or damage that compromises the safety or structural integrity of the vehicle» Any defect that reduces market appeal or impairs vehicle appearance» Damaged chrome bumpers	<ul style="list-style-type: none">» Damage greater than 1/2 inch in diameter or any hole	<ul style="list-style-type: none">» Cracks exceeding two inches



Exterior wear (continued)

	Mechanical/electrical vehicle maintenance	Tires	Wheels	Aftermarket modifications
Normal	N/A	<ul style="list-style-type: none">» Tread of at least 1/8 inch when measured at the shallowest point» Tire type, size and brand must match and comply with manufacturer's recommendations	<ul style="list-style-type: none">» Scuffs or minor nicks to wheels or wheel covers	N/A
Excess	<ul style="list-style-type: none">» Incomplete or subpar repairs» Any vehicle system/mechanical failure caused by noncompliance with manufacturer's recommended maintenance program» Broken or malfunctioning equipment» Any replacement component that fails to meet manufacturer's specifications	<ul style="list-style-type: none">» Tires in any condition that represents a risk to driver/passenger's safety including cuts, sidewall plugs and gouges» Non-matching brands or improper tire sizes» Studded tires	<ul style="list-style-type: none">» Cracked, bent, mismatched or broken wheels or wheel covers» Wheels/wheel covers that are not original equipment or of equal quality, function and design	<ul style="list-style-type: none">» Any modification to the vehicle's performance components, suspension or fuel system» Any change to paint color, non-factory paint scheme or wrapping» Engraved, etched or tinted glass that represents a risk to driver/passenger safety, is of poor quality or is outside legal regulations» Spray-on bed liners not installed by originating dealer» This list is for reference only and may not specify all instances of chargeable vehicle modifications» Tow hitches not installed by your originating dealer





End-of-lease checklist

If you want to turn in your vehicle:

- ☐ Self-schedule a prereturn inspection online through our certified vendor, AiM, by going to selfschedule.aiminspect.com or by calling **866-621-9123**. Make sure you have your full 17-digit VIN and Santander Consumer USA account number handy. See next page for full details.
- ☐ You may be eligible for loyalty incentives through Santander Consumer USA, see [the Loyalty section](#) of this guide.
- ☐ Contact your originating dealer to set up an appointment.
- ☐ Complete an Odometer Statement at your dealership.
- ☐ Return all keys and fobs, manuals and any other accessories that came with your leased vehicle.
- ☐ If necessary, update, remove or cancel your toll tag.
- ☐ Where applicable, cancel or remove your license plates.
- ☐ Remove all of your personal items.
- ☐ Delete all stored information and connected devices such as cell phones and garage door controls.

Important notes

Regarding account closure - To avoid delays with terminating your lease, we recommend contacting the Lease Servicing Team within 24 hours to let us know where you returned your vehicle.

Regarding property tax - Please be advised that some jurisdictions bill for property tax once per year. Potential property taxes could be billed at a later time (even after vehicle turn-in), and closed accounts may be re-opened due to property tax assessments.

If you want to keep your current vehicle - You may work with your originating dealer[†] for purchasing assistance.

If your account is set up with Auto Pay - It is important to contact the Lease Servicing Team prior to your last scheduled payment due date to discuss lease-end payment options.

Please note: Auto Pay may cancel before the last payment is drafted if there is a change in your account status.

Additional taxes and fees owed may not be included with your Auto Pay payment and will need to be settled as part of your Lease-End Final Bill.

[†]Dealer may charge a document or other administrative fee for processing such purchase, up to the maximum allowed by applicable state law. Please contact your dealer for the amount of such fee.

Prereturn inspection - avoid the unexpected

Prereturn inspections help you avoid the unexpected by eliminating surprises on your final vehicle return invoice. To help you determine wear and use on your vehicle, we will cover the cost of a prereturn inspection completed with our certified vendor, AiM.

To be completed between 10 and 90 days before the end of your lease contract, you can schedule your own prereturn inspection at selfschedule.aiminspect.com or call **866-621-9123**. They work around your schedule to provide a free and easy assessment of your leased vehicle's wear.

Benefits of a prereturn inspection

- ▶ The inspection is free of charge to you, the customer
- ▶ Flexible self-scheduling option at your convenience and location of choice
- ▶ Comprehensive assessment of your vehicle's wear, helping you understand any outstanding wear and tear obligations, if applicable
- ▶ The opportunity to visit your originating dealer to have repairs completed prior to turning in your leased vehicle
- ▶ Avoid the hassle of unexpected damages that could occur post turn-in (example: transport or dealership lot damage)
- ▶ The vendor provides an on-the-spot copy of the inspection report, plus you can request additional copies later



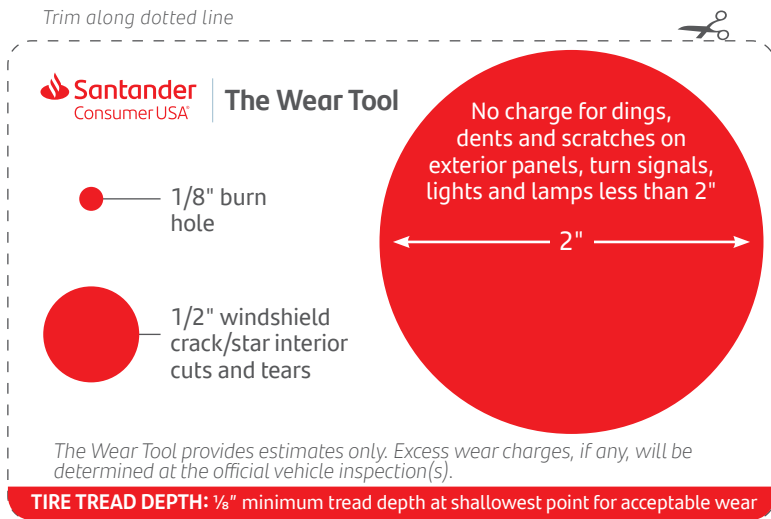
The Wear Tool

See how your car measures up with **The Wear Tool**.[†] The Wear Tool is a vehicle self-inspection tool that can be used to determine areas of excess wear. The sizes outlined on The Wear Tool are representative of normal wear and use dimensions.

Ideally, your vehicle will have no excess wear, but we suggest using this tool to avoid surprises that could come up during your official inspection. Acceptable sizes of various types of normal wear are noted on The Wear Tool, along with measuring guidelines to assist in performing a self-inspection.

If you identify necessary repairs, we recommend ensuring all repairs are completed by a certified mechanic and/or repair technician prior to your turn-in date.

Keep in mind, some repairs may be covered under warranty or insurance.



[†]The Wear Tool provides estimates only. Excess wear charges, if any, will be determined at the official vehicle inspection(s).

FAQ in the driver's seat

When should I expect to receive my vehicle return invoice?

You should expect to receive your vehicle return invoice approximately 30 days after your vehicle is returned or sold.

What could be included on my vehicle return invoice?

Items that are most frequently included on a vehicle return invoice can include, but are not limited to: excess wear and tear, mileage overages, the disposition/vehicle return fee, unpaid payments, fees, property tax owed, etc. Please see your lease agreement for more information. If additional charges become due after the vehicle return invoice has been issued, another invoice will be mailed to you.

Do I get credit or will I receive a refund for any unused miles?

No, we do not apply credits or refund for unused miles. At the initiation of your lease, your residual balance and payments were determined based on the number of miles you planned to drive.

How long do I have to pay my vehicle return invoice?

Your vehicle return invoice is due upon receipt.

Can I pay my vehicle return invoice by credit card?

No, we do not accept credit cards. However, we accept payments from checking or savings bank accounts or physical checks with no additional fee. We also accept payments by debit card, digital wallet options including Apple Pay, Google Pay, PayPal and Venmo, or through third-party payment processing companies, such as PayNearMe, CheckFreePay, MoneyGram and Western Union.

Please note that Santander Consumer's third-party payment processing partners charge a fee to process payments made by debit card and digital wallet. Fees may also apply for other third-party payment options. Santander Consumer USA retains no part of these fees. To make a payment and/or inquire about free payment options or the third-party fees associated with other payment options, please contact the Lease Final Bill team at **855-383-0558**.

