



CONSIDER THE RIGHT LEASE FOR YOUR NEXT BUSINESS VEHICLE

The Right Lease by GM Financial offers your business customers options.

From one vehicle to a small fleet*, GM Financial offers a closed-end lease program tailored for your business customers. For predictable-use commercial vehicles — including trucks, vans and passenger cars — The Right Lease is the right fit to help your business customers succeed.

Why lease your business vehicle?

- Preserve bank Credit Line to run your day-to-day business
 - Payroll, business upgrades, equipment, advertising, etc.
- There are potential advantages with leasing over buying**
 - Customize residual write down to 10% by increasing kilometers to a maximum of 168,000, resulting in a low acquisition cost at maturity
 - Maximum payment write off
- Access to GM/GM Financial programs
 - OEM Subvention, Pull Ahead programs, Lease Cash, Loyalty, etc.
- Keep your vehicle financing separate from your business banking

*The maximum number of units leased under The Right Lease program to any one (qualified) business is capped at 15 units or \$600,000 in outstanding GM Financial receivables, per client, OAC.

**Please consult with your tax advisor for advice on possible tax advantages.

Want to protect your investment?

Ask your sales representative about XS Wear® lease protection for your leased vehicle.



THE RIGHT BUSINESS. THE RIGHT FIT.

CONSIDER THE RIGHT LEASE FOR YOUR NEXT BUSINESS VEHICLE.

Whether it's a Chevrolet, Buick, GMC or Cadillac, with The Right Lease by GM Financial, your business has options. If you're looking to lease one vehicle or a small fleet*, GM Financial offers a closed-end lease program tailored to business customers. For predictable-use commercial vehicles- including trucks, vans and passenger cars - The Right Lease is the right fit to help your business succeed.

IS LEASING RIGHT FOR YOUR BUSINESS?

The Right Lease is an ideal lease option for businesses looking to acquire one or more GM vehicles without the responsibility of full ownership. This lease type may qualify as off-balance-sheet financing. Please consult with your tax advisor for guidance.

"SHOULD I LEASE" CHECKLIST

Review this helpful checklist to see if leasing your next business vehicle is right for you.

- ✓ My business would like a personal guarantee or corporate guaranty.
- ✓ My business would like lower monthly payments to help with cash management.
- ✓ I need reliable transportation for my business and employees.
- ✓ Shorter terms will keep my business fleet new and reliable.
- ✓ I'm interested in extended protection plans.

*Up to 15 units

STILL HAVE QUESTIONS?

Here are some frequently asked questions about leasing and their answers.

Q. What are the benefits of leasing?

A. With a lease, payments may be lower than purchasing the same vehicle, since you only pay for the portion of the vehicle you use over the term of the lease. You can consider vehicles for your business that have more options; trade in your vehicle for the latest model more frequently; and, align the lease term to the vehicle warranty period for greater peace of mind.

Q. Does leasing require less money up front?

A. The down payment amount for leasing a vehicle varies based on the lease transaction structure and monthly payment you desire, but generally, may be lower than buying allowing for increased cash flow to invest in your business.

Q. With a lease, am I protected from possible negative equity?

A. With a lease, you avoid the potential risk that your vehicle's value has declined beyond its projected residual value at the end of your lease term.

Q. What happens at the end of a lease?

A. At the end of term, you have the option to purchase the vehicle or turn it in, subject to the terms outlined in your lease agreement. GM Financial will communicate with you prior to the end of your lease to guide you through the end of lease process.

Q. Is leasing right for me?

A. Leasing may not be for everyone, but for many it's the right fit.

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