GENESIS FINANCE

YOUR GENESIS LEASE-END KIT.

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

EVERY ENDING Comes with a New Beginning.

The end of your lease term may be approaching, but your journey with Genesis is far from over. To help you determine your next steps, Genesis Finance developed this kit to cover what you'll need to know in the four months leading up to your contract maturity date.

As you prepare for your lease-end, we suggest that you read this kit now, and keep it on hand for quick reference. You can always visit **GenesisLeaseEnd.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 information

However you choose to end your lease, we hope you'll continue to explore all that Genesis Finance has to offer.



WHAT WILL YOU DO NEXT?

Now is a great time to think about what you'll do when your lease comes to an end. You can turn in your leased vehicle and drive off in a new Genesis, purchase your leased vehicle, or just turn it in.

WANT TO LEASE OR PURCHASE A NEW GENESIS?

The process is as simple as:

- 1. Discover your next vehicle at Genesis.com
- 2. Contact your Genesis retailer to schedule a test drive
- 3. Turn in your current vehicle and drive off in a new Genesis

WANT TO KEEP YOUR CURRENT GENESIS?

Simply request a Buyout Quote by logging into your GenesisFinanceUSA.com account and submitting the Odometer Disclosure Statement, which can be found in Document Services. The statement is required for titling purposes along with the Buyout final payment. For more information, you can also speak with a Lease-End Concierge at (833) 537-5441 Monday through Thursday, 8 a.m. – 9 p.m., and Friday 8 a.m. – 7 p.m. Eastern time.

RETURNING YOUR CURRENT GENESIS?

You'll want to evaluate your vehicle for acceptable wear and use to give yourself a chance to make any repairs before turn-in. We've included a Wear and Use Estimation Tool for your convenience.

BE REWARDED FOR YOUR LOYALTY

As a thank you for your loyalty, your disposition (turn-in) fee will be covered up to \$400¹ when you lease or finance a new Genesis through Genesis Finance. As an additional benefit of your Loyalty Reward, any Excess Wear and Use charges will also be covered up to \$500, and any Excess Mileage below 2,500 miles is covered up to \$625². That's a total of up to \$1,525.



Toward your Turn-In Fee and Excess Wear and Use charges when you lease a new Genesis.

POTENTIAL FEES:

Excess Mileage – At lease end, you'll be responsible for excess mileage charges of \$0.25 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 tax⁴ (PPT), Genesis Finance will receive a PPT bill for your vehicle, and will pay the tax bill to the appropriate taxing authority. However, you are responsible for reimbursing Genesis Finance for those amounts pursuant to your contract terms.

1 | A fee, specified in the lease contract, payable at lease-end if the lessee does not purchase the vehicle. When you lease or finance the purchase of a new Genesis through Genesis Finance within 60 days of returning your lease, your disposition (turn-in) fee will be covered up to \$400.2 | Genesis Finance within 60 days of returning ease which exceeds the full term contract mileage. Excess mileage covered up to \$625, at \$0.25/mile.3 | A loyalty reward covers your turn-in fee up to \$400, any excess wear and use charges up to \$500, and excess mileage up to \$625 when you lease or finance a new Genesis through Genesis Finance within 60 days of terminating your lease. 4 | Personal property tax states include AR, CT, KY, MA, MO, RI, TX, VA, WV. Genesis Finance, P.O. Box 20829, Fountain Valley, CA 92728. Genesis Finance does business as Genesis Finance USA in Utah. Licensed by the Connecticut Department of Banking to do business in Connecticut under License Numbers SFC-BCH-931638. Expiration date: December 31, 2024.

RETURNING YOUR CURRENT GENESIS?

Our **Wear and Use Estimation Tool**, found below, will help you evaluate whether your vehicle has any excess wear and use, so that you can make necessary repairs before turn-in. If an area exceeds the acceptable limit for its damage type, you can evaluate it further with our Online Self-Assessment from your mobile device at **GenesisLeaseEnd.com**.

HELPFUL INFORMATION

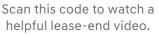
- 1. Clean inside and outside, and remove any remotes and toll tags.
- 2. Ensure all equipment originally provided with the vehicle is present. Visit **GenesisLeaseEnd.com** for the full list.
- 3. Cancel any automatic payments you have set up.
- 4. If you complete your self-inspections and still have questions on your vehicle's condition, contact one of our Lease-End Concierges to schedule a complimentary pre-termination inspection at your preferred location.⁵

5 | Complimentary pre-termination inspection and wear and use estimation tool provide an estimate only, which is not binding. Final wear and use charges will be determined through a formal inspection after vehicle turn-in.

WEAR AND USE ESTIMATION TOOL

Acceptable wear and use includes:

- Scratches less than 4"
- Windshield cracks less than 2"
- Dings/dents less than 4"
- Tire tread equal to more than 1/8" from lowest point.
- Window or paint chips less than 1/2"



To avoid any potential Excess Wear and Use charges, please make any necessary repairs ahead of turn-in. Contact your Genesis retailer to assist with any repairs.



WE CAN HELP ANSWER Some Common Lease-END QUESTIONS.

CAN I RETURN MY GENESIS VEHICLE TO A NON GENESIS

RETAILER? No, your vehicle must be returned to an authorized Genesis retailer.

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.

WHERE DO I SEND LICENSE PLATE RELEASE RECEIPTS OR

LETTERS AT THE END OF MY LEASE? 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, KY, MA and VA, send a copy of the plate cancellation, transfer receipt or state receipt by email to **PTDocs@hcs.com** or by fax to (714) 368-7804.

WHAT IS A PURCHASE OPTION FEE? Refer to the lease contract for specific terms and conditions.

CONTACT US.

Need additional information? For access to everything related to your Genesis lease, scan this QR code or call or stop by your Genesis retailer.



THIS IS AN ADVERTISEMENT. YOU ARE NOT REQUIRED TO MAKE ANY PAYMENT OR TAKE ANY OTHER ACTION IN RESPONSE TO THIS OFFER.