

JULY 27 THROUGH SEPTEMBER 8, 2015



Mazda will make your customer's first two payments

Program Highlights:

\checkmark	July	27	through	Septe	mber 8
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- All new 2015 Models
- ✓ All retail & lease contracts
- ✓ Must be financed or leased with Mazda Capital Services (MCS)
- ✓ Customer will get credit of up to \$500 per payment for two months
- ✓ Must complete new Customer Acknowledgement Form

Your eligible customers can receive a credit for their first two payments of up to \$500 per month from Mazda North American Operations ("Mazda") when they finance or lease a new 2015 Mazda through MCS.

If you have any guestions, please contact your Relationship Manager.



JULY 27 THROUGH SEPTEMBER 8, 2015



Mazda Payment Waiver Customer Acknowledgement Form Requirement

You must complete the Mazda Payment Waiver Customer Acknowledgement Form and review it with each customer. The form provides the customer with important information about the payment waiver. Remember, both you and the customer(s) must sign and date the form. The form and contract must have the same date.

Then you must:

- Provide one copy to the customer
- Retain one copy in the sales jacket
- Submit one copy to MCS with your funding package

More information about the Summer Drive Event to help you complete the form:

- The Payment Waiver period is 2 months.
- The Maximum Monthly Payment Waiver amount is \$500.
- The required Customer Acknowledgment form is available from your MCS Relationship Manager or can be found on Dealertrack® and RouteOne®.

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- Enter Customer and Vehicle Information.
- ✓ The Payment Waiver period is 2 months.
- \checkmark The Maximum Monthly Payment Waiver amount is \$500.
- ✓ Enter customer's monthly payment.
- \checkmark Enter customer credit (not to exceed the lesser of \$500 or the customer's payment amount).
- \checkmark When applicable, enter the amount your customer must pay, if payment is greater that \$500.
- ✓ Ask customer to review then, sign and date.
- ✓ Enter Dealer Information then, sign and date.

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JPMorgan Chase Bank, N.A. Member FDIC

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JULY 27 THROUGH SEPTEMBER 8, 2015



Additional Program Guidelines

Questions	Retail Contracts	Lease Agreements				
For a customer with monthly payments less than or equal to \$500,	✓ Complete the Customer Acknowledgement Form.	✓ Complete the Customer Acknowledgement Form.				
what should I do?	Tell your customers that Mazda will make the first two payments. They will see the payment credit, in the amount of their	Tell your customers that Mazda will make the first two payments. They will see the payment credit, in the amount of their monthly payment, on their statement and the payment will post on or before the payment due date.				
	monthly payments, on their statements and the payments will post on or before the payment due date.	Do not collect the first payment due from your customer, even though the first payment is typically due at lease signing. This will be paid by Mazda.				
		This should be disclosed in section 9(b) of the Lease Agreement as "Rebates and noncash credits."				
		 Re-contracting will be required if you collect the first payment from a customer in error. 				
For a customer with monthly payments greater than \$500,	✓ Complete the Customer Acknowledgement Form.	✓ Complete the Customer Acknowledgement Form.				
what should I do?	Tell your customers that Mazda will make the first two payments, up to \$500. They will see the \$500 payment credit on their statements and the payments will post on	Tell your customers that Mazda will make the first two payments, up to \$500. They will see the \$500 payment credit on their statement and the payment will post on or before the payment due date.				
	or before the payment due date. Advise the customer that	Collect the first payment amount in excess of \$500 from your customer at signing.				
	they are responsible for paying the payment amount in excess of \$500.	Advise the customer that they are responsible for paying the payment amount in excess of \$500.				
What do I need to know about using	Follow standard retail documentation guidelines.	Confirm that your DMS is programmed to accommodate the rebate/non-cash credit of the first payment credit; this may include reprogramming.				
the Dealer Management System (DMS) for this new payment waiver program?	No changes to your DMS programming are required for retail contracts.	Contact your DMS provider to have your system updated with the correct programming.				
, , , , , ,		If you previously had your system updated to support				

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"Zero to Drive," no further programming should be required.

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JULY 27 THROUGH SEPTEMBER 8, 2015



Payment Waiver Program Lease Agreement Guidelines and Sample

MCS's Lease Agreement Guidelines:

- The first monthly payment (paid by Mazda) must be disclosed in section 8(b) with a corresponding entry in 9(b) up to \$500.
- The payments that Mazda makes to MCS on behalf of the customer include the base monthly payment plus applicable monthly sales/use tax on that base monthly payment. For example, if the base monthly payment is \$200 and there's a monthly sales/use tax of \$17.99 for a total monthly payment of \$217.99, the entire total monthly payment of \$217.99 will be made on the customer's behalf.
- All capitalized cost reductions, including lease cash (and/or other rebates), must be disclosed under 8(a) of the Lease Agreement as an amount due at signing, with a corresponding entry in Section 9.
 Any lease cash (and/or other rebates) needs to be disclosed specifically in 9(b).



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EXAMPLE¹:

- In this example, lease cash (i.e. \$500) is being applied as
 a capitalized cost reduction, which must be disclosed in
 sections 8(a) and 10(b).
- The first monthly payment is disclosed in section 8(b).
 Since this example has \$500 lease cash, the first monthly payment credit and the lease cash are combined in section 9(b).

*Itemization of Amount Due at Lease Signing or Delivery 8. Amount Due at Lease Signing or Delivery: 9. How the Amount Due at Lease Signing or Deliver will be paid: (a) Capitalized cost reduction \$500.00 (a) Net trade-in allowance N/A (a) (b) Rebates and noncash credits (b First monthly payment \$217.99 (b) \$717.99 (c) Refundable security deposit \$0.00 N/A (c) Amount to be paid in cash (C) N/A (d) Initial title fees (e) Initial registration fees N/A (f) Sales or use tax N/A (g) Acquisition Fee N/A (h) Extended warranty agreement N/A (i) Other: N/A N/A (j) Other: N/A (k) Other: N/A (I) Other: (m) Other: N/A \$717.99 (n) Total: (d) Total: \$717.99

10. Your Monthly Payment is Determined as Shown Below		
(a) Gross capitalized cost	(a):	\$ 19,057.49
(b) Capitalized cost reduction. The amount of any rebate, net trade-in allowance, noncash credit or cash you pay that reduces the gross capitalized cost.	(b):	\$ 500.00

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