

KMF Q4 LEASE PULL AHEAD PROGRAM

Eligible Select KMF Lease Maturities (October 2013 – June 2014)

Vehicles: Forte, Optima, Sportage, Soul, Sorento

For qualifying KMF customers leasing or purchasing a new Kia financed by KMF:

KMF will waive up to:

9

Payments on current KMF lease

Plus

\$400

Waived Disposition Fee

And up to

\$250

Excess Wear and Use



PROGRAM DESCRIPTION

- Program Period: Oct. 18, 2013 – Jan. 3, 2014
- Targeted KMF lease customers (Sorento, Optima, Forte, Forte Koup, Soul, Sportage) based on lease maturity date, model, and credit eligibility
- If customer leases or purchases a new Kia financed by KMF, we will:
 - Waive up to nine (9) remaining lease payments
 - Waive \$400 Disposition Fee
 - Waive up to \$250 Excess Wear and Use (excludes excess mileage charges)
- Customer allowed full contract mileage on existing lease
- Offer compatible with applicable Owner Loyalty Cash (if eligible)

DEALER REQUIREMENTS

- Dealer must select “KMF Loyalty Programs” in DealerTrack/RouteOne when submitting customer’s application
- Dealer must complete and submit **Pull Ahead KMF Claim Form** on Dealer Access. **This ensures customer payments are waived**
- Contract & Documentation Package must be received and funded by January 17, 2014
- All returned vehicles must be grounded within 48 hours of return through Kia Dealer Direct at kmfdd.com

TARGETED CUSTOMER PROGRAM

- KMF lease contract maturity dates: October 2013 – June 2014
- Must be in good standing with KMF
- Have nine (9) or fewer payments remaining
- New lease or purchase subject to KMF normal credit criteria
- Customer must complete and sign the **Lease Loyalty Checklist** for current lease

NOTES

- Targeted Customer Campaign
- Eligible customers who originated from your dealership will be posted on Dealer Access
- Waived Pull Ahead payments will credit customer account and are not deducted from any dealer profits
- Please see current program bulletin for details



Finance

KMF Q4 LEASE PULL AHEAD

Program Effective Dates: 10/18/13 – 1/3/14

Targeted Customer: Eligible KMF Lease Customers for Forte, Optima, Sportage, Soul, Sorento

Eligible Lease Maturity Dates: October 2013 – June 2014

Kia Motors Finance (KMF) is pleased to announce the Q4 Lease Pull Ahead Program. For eligible Sorento, Optima, Forte, Soul, and Sportage lease customers, KMF will waive up to nine (9) remaining payments on current lease when customer leases or purchases new Kia financed by KMF (see program guidelines below for model and year details).

PROGRAM GUIDELINES

ELIGIBLE APPLICANTS

Sorento, Optima, Forte, Forte Koup, Soul, and Sportage Customers Maturing from October 2013 – June 2014.

The existing KMF lease must be in good standing and have 9 or fewer payments scheduled to maturity between October 2013 and June 2014. Eligibility is limited to lessee or co lessee only. Customer must take delivery of new Kia by January 3, 2014 and lease or purchase the new vehicle through Kia Motors Finance. New vehicle contracts must be funded by January 17, 2014. Eligibility limited to one lease vehicle per returning customer.

Eligible applicants are also eligible for \$400 waiver of the Disposition Fee on the terminating lease, as well as waiver of up to \$250 of excess wear & use.

Qualifying customers may also receive applicable Owner Loyalty Cash, which must be applied to amount due at lease signing.

PROGRAM REQUIREMENTS (ALL MODELS)

1. Pull Ahead Claim Form must be completed for returned lease. This electronic form is located on Dealer Access on the Pull Ahead Leads page.
2. If customer is eligible for the Q4 Pull Ahead Program, the following Program Code “KMF Loyalty Programs” must be selected on DealerTrack /RouteOne under the Lender Specific Data page.
3. Dealer must ground lease return immediately through Dealer Direct at KMFdd.com.
4. Eligible Applicants must qualify based on KMF’s credit guidelines. Credit tiers and terms are specified in KMF Marketing Bulletins based on program.

PROGRAM COMPATIBILITY

Q4 Pull Ahead Program may be combined with (if applicable) KMA Owner Loyalty Cash and KMF Lease Cash. Employee discounts are not compatible with this program. KMF reserves the right to cancel program at any time.

Program cannot be combined with other programs that need a specific program code in DealerTrack/RouteOne (i.e. College Grad)

NECESSARY DOCUMENTATION

Important step to ensure good customer experience.

1. PULL AHEAD CLAIM FORM

Dealer must complete and submit the Claim Form available online through Dealer Access. KMF will not accept Pull Ahead transactions without a completed Pull Ahead Claim Form. The form must include:

- **Customer name**
- **KMF account number**
- **Previous vehicle VIN**
- **New vehicle VIN number**
- **Dealer representative**

- **Please obtain customer signature on claim form checklist before submission. The signed claim form checklist must also be included with the contract package.**

PULL AHEAD

Dealer may utilize Dealer Access to obtain Pull Ahead Leads, including account numbers, phone numbers, existing payments, and maturity dates. Note that only accounts originated at your dealership will be available on the list. Additionally, customers who have “opted-out” of disclosure of their personal information will not appear on the Pull Ahead Lease List but will receive a postcard by mail. For questions on customer eligibility please contact our Dealer Access Help Desk at (800) 357-7932.

MAXIMUM TRADE-IN/CAPITALIZED COST REDUCTION

Monthly depreciation may not be less than \$1.00. Leases with negative monthly depreciation will not be accepted by Kia Motors Finance.

ELIGIBLE VEHICLES

LEASE/RETAIL

New Kia Sorento, Optima, Forte, Soul, or Sportage with less than 1,000 miles and untitled dealer demonstrators with up to 6,000 miles. For leases, residual value must be reduced by 15 cents per mile for vehicle mileage in excess of 500 miles.

DEALER PARTICIPATION

Dealer participation allowed for all models and trims. Please see current bulletin for details.

SUBMITTING APPLICATION INSTRUCTIONS

Please enter the below appropriate program code when submitting application.

Submit An Application - Lender Specific Data

Kia Motors Finance

Please select program code and promotions from the following list:

Program code: Standard Program Promotions: 502 - Kia Special Lease

Standard Program
College Graduate
KMF Loyalty Programs
Business Entity-No Guarantor (Single)
Business Entity-No Guarantor (Multiple)
KMF Marketing loyalty one payments waived
KMF Marketing loyalty two payments waived
KMF Marketing loyalty three payments waived

Submit

VEHICLE TURN-IN GUIDELINES

TURN-IN VEHICLE GROUNDING

Lessee must turn-in their existing vehicle prior to leasing or financing a new vehicle under this program. All vehicle turn-ins must be grounded on Kia Dealer Direct within 48 hours, even if the dealer chooses to pay off the lease. Grounded vehicles faxed or otherwise sent in will not be accepted. Please refer to Kia Dealer Lease-End Training, available on Dealer Access, for instructions on the Lease Termination Process.

VEHICLE PURCHASE

Vehicle payoffs (when applicable) must be processed through Kia Dealer Direct.

Grounding dealers will be quoted the gross payoff (Residual Value + Remaining Payments) from Dealer Direct. However, they will have the option to request and purchase the turn-in vehicle at a Market Based Price. Please note the Gross Payoff will not be netted off customer waived payments. Please note that the waived payments will not be deducted from the payoff.

INSPECTION

Once vehicles are grounded through Kia Dealer Direct, an inspection will automatically be scheduled through the inspection company. Inspections are typically scheduled within 3 days of grounding. Vehicles purchased by dealers at the gross payoff amount will not require an inspection.

KMF will automatically cancel the inspection in this instance. KMF will not charge customers additional fees for vehicles purchased by dealers at the gross payoff amount.

If dealers would like to either purchase the grounded vehicle at a Market Based Price or decline to purchase the turn-in, then an inspection will be scheduled through the inspection company. Inspections should occur within 3 days of grounding. Customers will be charged for excess mileage (based on the mileage allowance for the full lease term) and for excess wear & use in excess of \$250.

Note: It is important that dealers process the Pull Ahead claim form within Dealer Access and ground the vehicle in Kia Dealer Direct in order to ensure that the customer's eligible monthly payments and applicable fees are waived.

CUSTOMER GUIDELINES

FINAL INVOICE

Inform customers that they may receive a final invoice on their current lease from KMF that may include:

- Parking tickets, property tax, late charges, etc.
- Excess wear & use greater than \$250
- Excess mileage

The lessee will pay excess mileage charges only if the actual miles at vehicle return exceed the contracted, full-term mileage. Unused mileage will not be refunded.

DISPOSITION FEE WAIVER

For eligible customers that lease or purchase a new Kia financed through KMF, KMF will waive the \$400 disposition fee if applicable. Please see KMF Program Guidelines for state specific details.

EXCESS WEAR & USE AND MILEAGE

This program does not eliminate customer liability for excess wear & use or mileage. The turned-in lease vehicle is subject to inspection, and customer may be charged for excess mileage (based on the mileage allowance for the full lease term) and for excess wear & use in excess of \$250. If the grounding dealer purchases the vehicle for gross payoff, no excess wear & use or mileage will be assessed.

ADDITIONAL CHARGES

In addition to the excess wear & use greater than \$250, customer will be responsible for any unpaid lease charges (such as late charges), mileage, outstanding parking tickets, toll violations, and property taxes. The \$250 promotional credit cannot be applied against these charges.

ANCILLARY PRODUCTS

Customer should review any related optional product coverages purchased with the existing lease for terms and conditions to ensure understanding of the effects of terminating the lease early. KMF accepts no liability for the consequences of any actions taken on behalf of the lessee that may void any related coverage.

PREPAYMENTS

Prepayments made on the customer's account will not be reimbursed.

AUTOPAY CANCELLATION

Please remind customers to cancel automatic payments on their terminated lease through www.KMFusa.com or their financial institution.

Kia Motors Finance is a service mark used by Hyundai Capital America, doing business in the Commonwealth of Massachusetts as Hyundai Motor Finance. KMF reserves the sole right to interpret its program offers, and to cancel, amend or revoke any program offer in full or in part for any reason at any time without incurring liability. KMF shall not be bound by any previous interpretations made by KMF before or during the program.

DEALER UNDERSTANDS AND ACKNOWLEDGES THAT, BY SUBMITTING ANY CLAIM UNDER THIS PROGRAM, DEALER IS SOLELY RESPONSIBLE FOR COMPLIANCE WITH ALL APPLICABLE ADVERTISING AND CONSUMER FINANCE DISCLOSURE LAWS CONCERNING ANY DEALER ADVERTISING OF THIS OFFER.

DEALER CONTACT INFORMATION

Issue	Primary Contact	Phone	Email
Customer Eligibility	Dealer Access	(800) 357-7932	hca.support@channelnet.com
Pull Ahead Leads	Dealer Access	(800) 357-7932	hca.support@channelnet.com
Customer Lease-End Questions	Lease-End Servicing Team	(855) LEST-KIA (855) 537-8542	lest@hcamerica.com
Dealer Access Log-In	Dealer Access www.hcadealeraccess.com	(800) 357-7932	hca.support@channelnet.com
Vehicle Grounding	Kia Dealer Direct www.KMFDD.com	(888) 505-7364	
Vehicle Purchase	Kia Dealer Direct www.KMFDD.com	(888) 505-7364	
Dealer Direct Log-in	Kia Dealer Direct www.KMFDD.com	(888) 505-7364	

KMF CUSTOMER COMMUNICATION

KMF customers who have opted-in will receive either an email or postcard with the pull ahead offer. Our KMF customer communication encourages them to visit their originating dealer for all offer details.