

Lease Customer Guide

Congratulations on leasing your new Subaru and welcome to Subaru Motors Finance! This lease guide gives you helpful information about:

- Online Account Management
- Payments
- Change of Address
- Insurance Requirements
- What to Do in Case of an Accident
- Total Loss and GAP
 - Insurance Company Payoff Quote Authorization
- Additional Products and Services
- Vehicle Registration
- Early Lease Termination
- Lease-End Options
 - Purchase the Vehicle
 - Return the Vehicle to Your Subaru Retailer
- Lease-End Charges
 - Additional Charges
- Lease-End Vehicle Inspection
- Customer Service Information

*The tradename "Subaru Motors Finance" and the Subaru logo are owned/licensed by Subaru of America, Inc. and are licensed to JPMorgan Chase Bank, N.A. ("Chase"). Lease accounts are owned by Chase.



Learn about all the benefits and convenient services available to you through Subaru Motors Finance, which includes auto leasing and the related account services that Chase provides exclusively to Subaru customers.

Please bookmark this page or print this guide for future reference.

This Subaru Motors Finance lease guide is solely for informational purposes. Always refer to your lease agreement for the full terms of your lease.

Online Account Management

Visit SubaruMotorsFinance.com to sign up for Chase OnlineSM and get access to your auto lease account anytime. Click on Set Up Online Access, then follow the steps to enroll. Please have your loan account number and Social Security Number handy. You can:

- **Manage Your Account:** Make a payment, set up account alerts,¹ view account activity, request your lease purchase balance, and more.
- **Go Paperless:** View your statements online – it's convenient, secure and green.
- **Download Chase Mobile®:** Get the free Chase Mobile app for your smartphone and other mobile devices, or visit Chase.com on your mobile phone for a current list of available devices.

Have any questions? SubaruMotorsFinance.com features answers to frequently asked questions about your auto lease account.

¹Account Alerts: There is no charge from Chase, but message and data rates may apply. Such charges include those from your communications service provider. Delivery of alerts may be delayed for various reasons, including service outages affecting your phone, wireless or Internet provider; technology failures; and system capacity limitations.

Payments

Each month, we'll send your statement about 14 days before your payment due date. Choose your preferred payment option:

- **Online:** Visit SubaruMotorsFinance.com. Use your Chase or non-Chase checking account to:
 - Set up monthly recurring payments
 - Make a one-time payment to be credited on the same business day, if submitted before the cutoff time specified on the bill payment screen
 - Schedule a one-time payment for a future date

If you don't already have a checking account in your profile, you can follow the prompts to add a non-Chase account to your profile. We'll just need you to complete a one-time verification to confirm account ownership. You'll need your bank routing and account numbers handy.

- **By Mail:** When mailing your payment, always write your account number on the check, enclose it along with the payment coupon in the envelope provided and mail it to:

Subaru Motors Finance
PO Box 78076
Phoenix, AZ 85062-8076

- **At a Chase Branch:** Log on to Chase.com to find the Chase branch nearest you.
- **Chase Paymatics® Program:** You can choose to have your monthly payments automatically deducted from your bank account. To request a Paymatics agreement:
- **By Phone:** 1-800-227-5151. From the main menu, press option 1, then option 4 for All Other Inquiries, then option 4 for Automated Bill Pay. You'll need your lease account number or Social Security Number.
- Or, you may choose to **download a form online:** Visit Chase.com/Paymatics.²

²Please continue to make your scheduled monthly payments until you receive the enrollment confirmation letter with your Paymatics start date. Unless we receive a cancellation request from you, the Paymatics agreement will remain in effect until all scheduled lease monthly payments due under the agreement are paid in full. If you want to cancel your Paymatics agreement at any time, please call us at **1-800-227-5151**.

You may cancel Paymatics by notifying us at least three business days before you want the cancellation to be effective. Any payment that is due or scheduled for payment within this three-day period still may be debited from your bank account. Please see the Paymatics agreement for additional program details.

Change of Address

If you move or change your mailing address, you must inform Subaru Motors Finance of your new address within 30 days by either writing the change on the back of your payment coupon or updating your address online at SubaruMotorsFinance.com. You also may call our Customer Service department at 1-800-644-1941, or write to us at:

Subaru Motors Finance
PO Box 901076
Fort Worth, TX 76101-2076

If you move to another state, county or municipality, you also may have to:

1. Register your vehicle in the new state.
2. Pay additional property, excise, sales or other taxes.

To find out the registration and title requirements for your new state of residence, please call your state's motor vehicle department.

If you move, your monthly payment may increase or decrease. Monthly sales or use taxes, where required, can vary by location and may have to be applied to your payment.

Insurance Requirements

As stated in your lease agreement, you must maintain insurance on your leased vehicle in at least the minimum amounts shown here during your lease term. Your insurance policy must list "JPMorgan Chase Bank, N.A." as loss payee and additional insured.

Minimum Insurance requirements:

Types of Coverage	Coverage Amounts
Bodily Injury	\$100,000 per person \$300,000 per incident
Property Damage	\$50,000
Collision, Fire, Theft and Comprehensive	\$500 Maximum Deductible

It is important that your insurance remain in effect and meet all requirements during the entire term of your lease agreement.

What to do in Case of an Accident

If your vehicle is damaged or in an accident, you must follow all of these steps:

- Notify us and your insurance company immediately.
- If the vehicle is not a total loss, as described in the Total Loss and GAP section, and you receive an insurance check for repairs, please call us at 1-800-644-1941 so we can verify what type of documentation you need to send to us. This could include:
 - The insurance check (depending on the check amount).
 - Your lease account number.
 - A copy of the insurance adjuster's estimate.
 - A copy of the itemized repair bill from the retailer or repair shop.

Mail all the required documents to:

Attn: Endorsement Department
Subaru Motors Finance
PO Box 901007
Fort Worth, Texas 76101-2007

If the repair shop has not been paid, we will endorse the check to both you and the repair shop.

For more information, please call us at 1-800-644-1941.

Total Loss and GAP

In the event there is a total loss, destruction or theft of the vehicle, we will waive your liability for any GAP amount, provided you are in compliance with your insurance requirements. This GAP Amount Waiver is included in your lease at no additional cost.

The GAP amount is how much is due after subtracting the vehicle's actual cash value (paid by the insurance company) from the Adjusted Lease Balance³ on your lease as of the date of the loss. There are certain conditions that must be met before you are released from any additional liabilities:

- We must receive the insurance proceeds for the vehicle's full actual cash value at the time of loss.
- You must pay any required deductible to Chase or the insurance company (as specified in your insurance policy).
- You must fulfill all your other obligations in your lease agreement.

³Please see your lease agreement for a full explanation of how we calculate the Adjusted Lease Balance.

Insurance Company Payoff Quote Authorization

Please contact us immediately if your vehicle is a total loss. The insurance company must call Subaru Motors Finance directly for the lease payoff amount. Before we can quote the lease payoff amount to your insurance company, we will need your verbal or written authorization.

You must keep your lease payments current until all proceeds have been received from your insurance company to avoid a delinquent status on your account.

Additional Products and Services

You may have purchased additional third-party products and services from your retailer at the time you leased your car. These could include extended warranties, extended service contracts, pre-paid maintenance agreements, tire and wheel coverage, theft deterrent systems, roadside assistance, key replacement and others. Carefully read all documentation and related information and store with your lease agreement, so that you become familiar with the provider, benefits, claims process and cancellation provisions.

For more information, please contact the service provider listed on your documentation and/or your retailer.

Vehicle Registration

Your first vehicle registration has been arranged through your retailer and is temporary. You are responsible for registering the vehicle after the temporary registration period ends and keeping it registered during the lease term. Subaru Motors Finance will receive your annual registration renewal forms from your state's motor vehicle department and forward them to you for completion. Please read the renewal materials for specific instructions.

Your leased vehicle is owned by, and in some cases registered to, JPMorgan Chase Bank, N.A. ("Chase," "we" or "us"). That means Chase holds the vehicle's title. However, if you purchase the vehicle from us under the purchase option in your lease agreement, we will transfer the title to your name and send it to you.

Early Lease Termination

You may end the lease at any time before the scheduled end of the lease term (maturity date), if you are not in default. You may end your lease either by returning the leased vehicle to an authorized Subaru retailer or by purchasing the vehicle from us. If there isn't an authorized Subaru retailer near you, please call us at 1-866-401-9743.

If you return the vehicle early, you may owe us any early termination liability, as due under your lease agreement. This may be a substantial charge depending on when you terminate during the lease term.

If you would like to end your lease early — either by purchasing or returning the vehicle — please call us for a purchase quote or an estimate of your early termination liability. You can reach us at 1-866-401-9743, Monday through Friday from 9 a.m. to 6 p.m. Eastern Time. If you're considering purchasing your vehicle, please refer to item 1 in the Lease-End Options section.

Lease-End Options

Your lease agreement provides you with two end-of-lease options: purchase or return the vehicle. Regardless of which option you choose, federal law requires you to give us a signed statement of the vehicle's odometer reading as of the date you purchase or return the vehicle, referred to as an "Odometer Statement."

Purchase the Vehicle. If you want to purchase the vehicle under the Purchase Option, either before or at the scheduled lease-end (maturity) date, you must pay us:

- The purchase price⁴
- Any unpaid amounts due, including late charges, past due payments, personal property taxes and traffic/parking citations
- Sales/use tax, if applicable under state and/or local law
- A Purchase Option Fee⁴

You also may be required to pay title and registration fees and/or sales tax to your state's motor vehicle department. Please contact your state's motor vehicle department for more information.

If you would like a lease purchase quote, you can call our 24-hour automated customer service system at 1-800-644-1941, or visit us online at [SubaruMotorsFinance.com](https://www.subarumotorsfinance.com).

⁴This amount is specified in your lease agreement.

Lease-End Options (continued)

We accept personal checks, money orders, bank checks and certified checks. **We do not accept credit cards, third party checks, title stipulated drafts, checks with any restrictive endorsements, checks issued by a foreign country, or cash.** Please make your check or money order payable to Chase Vehicle Exchange, Inc., as assignee,⁵ and mail to:

**Attn: Lease Purchase Department
Chase Vehicle Exchange, Inc.
PO Box 901069
Fort Worth, TX 76101-2069**

Please remember to write your lease account number on the check or money order. A signed Odometer Statement **MUST** accompany your lease purchase check. We will give you a blank Odometer Statement to complete and sign.

After we receive the full purchase price, in good funds, and a signed Odometer Statement, we will send you the vehicle's title and a bill of sale. In order to transfer the title to your name, you must complete all required state motor vehicle department paperwork and return it to them, along with the bill of sale as proof of purchase, and pay all required fees and charges.

You must be a lessee on the lease in order to purchase the vehicle for the purchase option price ("payoff"). At your request, we may agree to sell the vehicle to an auto retailer. If so, we may set the retailer's purchase price higher than the payoff, based on current market prices. We do not sell leased vehicles directly to third parties. If a retailer or third party wants to purchase the vehicle, you can always purchase it from us and sell it to them.

Return the Vehicle to Your Subaru Retailer.

You will owe End-of-Lease Charges. On your turn-in day, remove all personal items from your vehicle and place the Owner's Manual in the glove compartment. Please also provide the vehicle's maintenance records.

While visiting your Subaru retailer, you may consider purchasing or leasing a new Subaru that will allow you to enjoy the latest in safety and technology features Subaru offers.

⁵JPMorgan Chase Bank, N.A., as part of a like-kind exchange program, has engaged Chase Vehicle Exchange, Inc. as a qualified intermediary and has assigned to Chase Vehicle Exchange, Inc. its rights (but not its obligations) to sell the vehicle under the purchase option in your lease agreement.

Lease-End Charges

We will send you your lease-end bill after your vehicle is returned. You will be responsible for payment of certain fees at the scheduled end of the lease term if you do not purchase the vehicle:

- **Excess Wear and Use Charges:** You will owe the estimated costs to repair any damage to the vehicle in excess of \$1,000, subject to certain exclusions, such as worn tires. You will owe the full amount of the estimated repair or replacement costs for excluded items of damage. We offer a complimentary lease-end vehicle inspection, as described in the Lease End Vehicle Inspection section, so you will know the amount of any excess wear and use charges before you return the vehicle. Please see your lease agreement for a full description of the excess wear and use standards.
- **Excess Mileage:** You will owe a per-mile charge for each mile driven in excess of the annual mileage allowance stated in your lease agreement. Please see your lease agreement for more details.
- **Additional Charges:** You will owe any other amounts due under your lease, such as past due lease payments, unpaid late charges, sales/use tax on certain charges (per applicable state and local laws), unpaid parking/traffic citations billed to your account and any personal property taxes due.
- **Disposition Fee:** You may have to pay the disposition fee as disclosed in your lease agreement.

Additional Charges

You are responsible to pay all fines, penalties, taxes and other “official” government-imposed fees in connection with the leased vehicle during the lease term. This includes personal property taxes (in certain states only) and parking/traffic citations.

Even after you purchase or return the vehicle, or pay any end-of-term or early termination liability, we sometimes receive bills for unpaid citations and personal property taxes for prior tax periods and/or for other official fees in connection with the vehicle. You must still pay these amounts. We will notify you of any amounts you may owe when we receive a bill for them.

Lease-End Vehicle Inspection

When you are near the end of your Subaru Motors Finance lease term, we'll invite you to participate in a complimentary vehicle inspection by an independent inspection company.

You will receive several communications with information on how to schedule this inspection and what you can expect. This inspection lets you know, in advance, what excess wear and use charges you can expect to owe if you return the vehicle. In addition, it gives you the opportunity to repair any damage before turn-in to avoid those charges. If this optional inspection is not performed before turn-in, your vehicle will be inspected by an independent inspection company at or after turn-in to determine if there are any excess wear and use charges. At the time of this publication, inspections before vehicle return are not offered for leases entered into in New Hampshire, New York or Wisconsin.⁶

Please call us at 1-866-401-9743, Monday through Friday from 9 a.m. to 6 p.m. Eastern Time, for assistance with any lease-end steps or any questions you might have.

⁶Subject to change, without notice, at any time.

Customer Service Information

You can access basic account information anytime using the automated customer service telephone system through Subaru Motors Finance, at 1-800-662-3325 (TTY: 1-800-524-9765). Please have your account number or Social Security Number in order to access the system.

Our customer service representatives are here to help during these hours:

Lease Customers 1-800-644-1941	Hearing Impaired (TTY) 1-800-524-9765
Monday through Friday	7:30 a.m. to 11 p.m. Eastern Time
Saturday	8 a.m. to 8 p.m. Eastern Time
Sunday	8 a.m. to 8:30 p.m. Eastern Time

If you are enrolled in Chase Online, you also can access your account online by visiting [SubaruMotorsFinance.com](https://www.subarumotorsfinance.com).

Or write to us at:

Subaru Motors Finance
PO Box 901076
Fort Worth, TX 76101-2076

Addresses, phone numbers and other information above (except for information that is part of your lease agreement) are subject to change at any time without notice.

Important notice to servicemembers and their spouses and dependents

If you are a federal or state military servicemember who is or within the past year was on "active duty" or "active service," or a spouse or dependent of such a servicemember, you may be entitled to certain legal rights and protections. For more information, call Chase Military Services at 1-877-469-0110 anytime.



Product offerings and features may differ among different geographic locations. This information is for U.S. residents only.

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