



SUBARU MOTORS FINANCE*

Loan Customer Guide

Congratulations on the purchase of your new Subaru and welcome to Subaru Motors Finance! This loan guide gives you helpful information about:

- Online Account Management
- Payments
- Simple Interest Financing
- Additional Products and Services
- Payoff and Titling Instructions
- Customer Service Information

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Learn about all of the benefits and convenient services available to you through Subaru Motors Finance, which includes auto financing 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 loan guide is solely for informational purposes. Always refer to your loan agreement for the full terms of your loan.

Online Account Management

Visit SubaruMotorsFinance.com to sign up for Chase OnlineSM and get access to your auto loan 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 purchase balance, get a payoff quote, get your statements for up to a year after payoff and more.
- **Go Paperless:** View your auto 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 loan 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](https://www.subarumotorsfinance.com). Select any 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 first. 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 78101
Phoenix, AZ 85062-8101

- **At a Chase Branch:** Log on to [Chase.com](https://www.chase.com) to find a Chase branch near 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:** 1-800-336-6675. From the main menu, press option 1, then option 4 for All Other Inquiries, then option 5 for Automated Bill Pay. You'll need your loan account number or Social Security Number.
- Or, you may choose to **download a form online:** Visit [Chase.com/Paymatics](https://www.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 one month prior to the last scheduled loan monthly payment. The last payment on a loan account will not be automatically withdrawn from your bank account, but instead will be billed to you separately. If you want to cancel your Paymatics agreement at any time, please call us at **1-800-336-6675**.

Note: 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.

Payments (continued)

You can request to change your payment due date.³ Just visit [SubaruMotorsFinance.com](https://www.subaru.com/finance) and follow these steps:

- On the home page, log on to your account.
- On the My Accounts page, select your auto loan account.
- On the Auto Account Details page, click on Change My Due Date from the links on the right and follow the simple instructions.

Simple Interest Financing

When someone borrows money, they usually pay a cost to the lender. This cost is called interest. **Interest for your auto loan** is figured using what's called a simple interest calculation:

Simple Interest = Principal (unpaid loan balance) x Interest Rate x Time.

We calculate simple interest on a daily basis and only on the unpaid principal balance.

When we receive your first payment, we calculate interest on the unpaid principal balance from the start date of your auto loan to the date that your first payment is applied to your account. For each subsequent payment, we calculate interest on the unpaid principal balance from the date your prior payment is applied to your account until the date your next payment is applied. This means that interest can be calculated on fewer or more days each month. It will depend on the number of days in a month and the date your payment is applied to your account.

If your first payment is scheduled more than 30 days after the start date of your auto loan, more interest will accumulate, or accrue, due to the extended time until the first payment. The accrued interest during this extended first period is included in the calculation of your monthly payment, causing your monthly payment to be higher than if your first payment was scheduled to begin 30 days or less from the start date of your auto loan.

We apply your monthly payment to interest owed on your account first.

When we receive your monthly payment, first we apply the money to all interest that has accrued since your last payment was applied to your account. Then we apply the remaining money to the unpaid principal balance. If you make a monthly payment that is more than your regular monthly payment, we first apply the extra amount to any fees owed and then, if any amount remains, to your unpaid principal balance.

³You can request a change to your account due date by entering a new date. Your new date can be up to 15 days after your current due date; however, you cannot select the 29th, 30th or 31st of the month. **You can only change the payment due date twice during the term of your auto loan account.** Your auto loan account must not be more than 10 days past due to change your payment due date. At least one payment must be made prior to requesting a due date change, and six months must have elapsed following a due date change before you can request a second due date change.

Simple Interest Financing (continued)

Your payment habits can affect the amount of interest you pay over the life of your loan. When you:

Regularly Pay Early

- Pay less interest over the life of the loan
- May pay off your loan earlier
- May owe a smaller final payment (as long as you avoid additional charges like late fees or returned check fees)

Regularly Pay Late

- Have less of your payment applied to the principal balance than if you had paid on time
- Pay more in interest over the life of the loan
- May be charged a late fee
- May owe a larger final payment due to late fees and additional interest charged

Calculating Simple Interest

Here's an example of how to calculate simple interest:

EXAMPLE: : \$10,000 Principal Balance • 10% Interest Rate • \$253.63 Payment Amount • 48 Mo. Term

Multiply the unpaid principal balance on your loan by the Interest Rate:	$\$10,000.00 \times .10 = \$1,000.00$
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Divide this amount by 365, the number of days in a year, to calculate the interest accrued each day (in a leap year use 366). Then multiply by the number of days since the last payment was applied to your account. For instance, if we applied a payment to your account 30 days ago, multiply by 30.	$(\$1,000.00 / 365) \times 30 = \82.19
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Of the \$253.63 payment, \$82.19 is first applied to the accrued interest owed.	$\$253.63 - \$82.19 = \$171.44$
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The remaining \$171.44 is applied to your unpaid principal balance.	$\$10,000.00 - \$171.44 = \$9,828.56$
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Next month, the process starts over again using the new unpaid principal balance of \$9,828.56. As long as you continue to make your payments on time, the amount of interest you pay should decrease. This process continues until your unpaid principal balance is \$0.

NOTE: This is only an example and does not reflect your actual loan terms and account status. See your auto loan contract for more information. For details about your specific situation, please consult your financial advisor.

Additional Products and Services

You may have purchased additional third-party products and services from your retailer when you financed your car. These could include extended warranties, GAP products, extended service contracts, pre-paid maintenance agreements, tire and wheel coverage, theft deterrent systems, roadside assistance, key replacement, and others. Carefully read the documentation and all related information and store with your auto loan contract so 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.

Payoff and Titling Instructions

When you pay off your auto loan account, you will receive one of the following, depending upon the state in which your car is titled:

- **Paper Title:** Chase will send you a document from your state's motor vehicle department.
- **Electronic Title Notification:** Chase will notify you that we've sent an electronic record to your state's motor vehicle department. Once you get this notice, you can request a paper title.
- **Lien Release:** Chase will send a signed document indicating that we no longer have an interest in your vehicle. You can take this document to your state's motor vehicle department to request a paper title.

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:

Loan Customers 1-800-662-3325	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're enrolled in Chase Online, you also can access your account online by visiting 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 loan contract) 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.



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