

LEASE CARE GUIDE

 **ACURA**
Financial
Services



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CONTACT INFORMATION

HOW TO REACH US

Acura Auto – Customer Relations

Toll-free: 1-888-9-ACURA-9 (1-888-922-8729)

Hours: 8:00 am to 7:30 pm (EST), Mon. to Fri.

Assists with vehicle inquiries, warranty issues, vehicle recalls, etc.

Acura Financial Services – Acura Concierge Service

Toll-free: 1-866-899-4440

Hours: 8:00 am to 8:00 pm (EST), Mon. to Fri.

Acura Concierge Email Address

concierge@acura.ca

Assists with payment questions, vehicle payout quotes, assumptions, Acura Lease Guide questions, insurance information, end-of-term questions, loyalty offerings, etc.

KEEPING YOUR CONTACT INFORMATION UP TO DATE

To update your address and phone number, please contact Customer Service or use our self-service website at MyAcura.ca/MyFinance.

CUSTOMER WEBSITE – MYACURA.CA

**REGISTER NOW TO BECOME AN EXCLUSIVE MEMBER.
IT'S QUICK, SIMPLE, AND FREE.**

MYACURA

Log on to MyAcura.ca today and click on “Register Now” to:

- View your service history
- Connect with your dealer, Acura Canada, or Acura Financial Services (AFS) via the Message Centre
- Request a dealership appointment
- Read through your vehicle specifications and owner's publications
- View the latest Acura news
- And much more

MYFINANCE

Next, click on the “MyFinance” tab to begin managing your financial account online:

- Make online payments to your account
- View your transaction history
- Obtain a payoff quote
- Update your mailing or billing address
- Modify your Easy Pay banking information
- Manage multiple AFS accounts
- View FAQs
- And much more

**ENHANCE YOUR
OWNERSHIP
EXPERIENCE**



VEHICLE INSURANCE REQUIREMENTS

As part of your lease agreement with AFS, you are required to keep your vehicle adequately insured for the duration of your lease. Coverage includes the following minimum insurance requirements:

- Third-party liability coverage: minimum of \$1,000,000
- Collision coverage deductible: maximum of \$1,000
- Comprehensive coverage deductible: maximum of \$1,000
- Acura Canada Finance Inc. must be listed as the lessor on the policy with supporting 5A "Permission to Rent or Lease Endorsement"
- The name(s) insured on the policy must be the name(s) listed on the vehicle lease agreement

Insurance must be confirmed to us annually or anytime your policy changes. To avoid being in default of your lease contract with AFS, please ensure your insurance information is updated annually. Please note, insurance coverage removal for storage reasons is only permitted in the provinces of Manitoba, British Columbia and Quebec.

The lessee is not permitted to export the vehicle for a period exceeding 30 days outside the province or territory in which this lease was entered into without prior written consent. If you have any questions about the insurance requirements for your vehicle, please contact the Insurance Tracking Department at 1-866-899-4440 (ext. 2500).

WHAT TO DO IN THE EVENT OF A COLLISION

INVOLVED IN A COLLISION?

Should you be involved in a collision, please call Acura Concierge at 1-866-899-4440 after you have reported the details of the accident to the police and your insurance company. The total loss representative will settle the claim with your adjuster. If a waiver of depreciation does not apply, we will settle your account based on the fair market value and any insurance overpayment will be refunded to the lessee.

GUARANTEED AUTO PROTECTION

Every AFS automobile lease contract carries automatic Guaranteed Auto Protection (GAP). In the event of a total loss insurance claim (where a waiver of depreciation does not apply), there may be a difference between the lessee's contractual obligation and the amount of the insurance settlement. GAP will cover the deficiency in such a situation. However, GAP will not cover insurance deductibles, late payments, fines, excess kilometres or negative equity.

INCIDENT REPORT

Insurance Company

Registered Owner _____

Claim # _____

Insurance Policy # _____ Expiry Date _____

Driver

Name _____

DL# _____

Age _____ Address _____

Phone # (work) _____ (home) _____

Vehicle Information

Year _____ Make _____

Model _____ Plate # _____ Province _____

VIN _____ Mileage (km) _____

Describe Damage _____

Where is the vehicle now? _____

Time and Place

Date of Incident _____ Time _____ AM/PM _____

Location _____ City _____ Province _____

Road Conditions _____

Damage to property of others

Owner

Address _____ City _____ Province _____

Driver

Address _____ City _____ Province _____

Phone # _____

Automobile Information

Year _____ Make _____

Model _____ Plate # _____ Province _____

Insurance Co. _____

Insurance Policy # _____

Describe Damage _____

Persons

Name(s) _____

Address _____ City _____ Province _____ Age _____

Name(s) _____

Address _____ City _____ Province _____ Age _____

DESCRIPTION OF ACCIDENT

SHOW YOUR
VEHICLE AS "A"

SHOW CARS THUS

YOU OTHERS



SHOW STOP
OR SLOW SIGNS



LABEL EACH
STREET



INDICATE
DIRECTIONS

POLICE OR PROVINCIAL COLLISION REPORT

Contacted Yes () No () Name of Officer _____

Badge # _____ Station _____

Independent Witness

Names _____ Addresses _____ Phone #s _____

Signatory

Driver's Name (please print) _____ Date _____

Driver's Signature _____

x _____

LEASE MATURITY OPTIONS

Our goal at AFS is to ensure that your end-of-lease process is as seamless and enjoyable as the experience of driving your vehicle. As such, AFS is continuously developing exclusive offers for our loyal Acura customers. Please contact Acura Concierge at 1-866-899-4440 and speak to one of our helpful Acura Client Advisors to discuss your eligibility. Your local Acura dealer will also be able to provide you with information on any available loyalty offerings and exciting new models.

WHAT ARE MY OPTIONS?

Option 1

Return your Acura

1. Visit Acura.ca to build your next Acura and contact your local dealer for a test drive.
2. Have vehicle inspected with DataScan.*
3. Make an appointment to return your vehicle.
4. Pick up your new Acura.

Option 2

Keep your Acura

Contact your local Acura dealer for purchase options with AFS.

*No inspection is required if you decide to keep your current Acura.

VEHICLE INSPECTION PROCESS

A STANDARD PROCEDURE

The number of photos taken are a standard procedure and do not necessarily reflect chargeable damage. At AFS, we understand that a certain amount of wear and tear is normal during the term of your lease. We recommend that you carefully review the "Wear & Tear" section in order to understand and determine the extent of wear on the vehicle.

WHAT DOES THE INSPECTION COVER?

- Vehicle is in good working order
- Interior and exterior of the vehicle
- Regular maintenance schedule has been followed as recommended in the vehicle Owner's Manual

HOW DO I SCHEDULE THE INSPECTION?

The third-party company DataScan will call you to schedule an inspection 30-45 days before your lease maturity date. The inspector will not provide any quotes or estimates on chargeable damage repairs.

WHAT DO I NEED TO HAVE WITH ME?

- Two complete sets of keys and valet key (if applicable)
- Owner's manual(s)
- Vehicle registration (ownership)

WHERE DOES THE INSPECTION TAKE PLACE?

The inspector can generally meet you at the location of your choice. Inspections are conducted from Monday to Friday, between 9:00 am-5:00 pm

HOW LONG WILL THE INSPECTION TAKE?

Approximately 30-40 minutes.

HOW SOON WILL I BE ABLE TO SEE THE INSPECTION REPORT?

Results will typically be available within two days. The inspector will provide you with a card explaining how to access the report on the Internet.

I HAVE DAMAGES ON MY INSPECTION REPORT, WHAT ARE MY OPTIONS?

- You may choose to have the repairs completed by your local Acura dealer. Please send us your repair receipts in order to adjust our records. You can call Acura Concierge at 1-866-899-4440 or email the receipts to concierge@acura.ca.
- If you choose not to have the vehicle repaired, an invoice will be sent to you for payment.

NOTE

If you purchased Lease-Guard at lease inception, the charges may be covered based on Lease-Guard parameters.

VEHICLE RETURN RECEIPT

Below is a sample Vehicle Return Receipt (VRR). When you return the vehicle, you must obtain a computer-generated copy of the VRR from your dealer. You will remain legally responsible for the vehicle until this document has been completed. Please ensure that you keep a copy of the signed VRR for your records.



VEHICLE RETURN RECEIPT/VOLUNTARY SURRENDER

Reference Number: _____
(For Vehicle Lease Agreements)

Year	Model	DESCRIPTION OF VEHICLE	Make	Vehicle Identification Number
<input type="checkbox"/> Vehicle Return At Maturity <input type="checkbox"/> Vehicle Return more than 30 days before Lease Maturity				
Lease #: _____	Odometer: _____	Return Date: _____		
Maturity: _____	Months Remaining: _____	Amount of Cheque: _____		
Has the vehicle been inspected by DataScan in the last 60 days? <input type="checkbox"/> Yes <input type="checkbox"/> No				
<p>LESSEE: By signing below you acknowledge and agree that the vehicle described below (the "Vehicle") has been returned to the dealer named below (the "Dealer") on or before the Lease Maturity Date and that the information provided herein is true, correct and complete and will be used for purposes of terminating the vehicle lease agreement referenced below (including any amendment or extension thereto, the "Lease").</p> <p>You further acknowledge and agree that you will remain liable for any and all amounts payable under and in accordance with the Lease including, without limitation, outstanding monthly payments, taxes, fees, costs and charges (including any charges relating to excess wear and tear or excess kilometres).</p> <p>The undersigned Lessee acknowledges and agrees that the Vehicle has been returned to the Dealer prior to the Lease Maturity Date.</p> <p>The undersigned Lessee waives all rights to the Vehicle and acknowledges and agrees that HCFI may dispose of the Vehicle at its discretion.</p> <p>The undersigned Lessee acknowledges receiving a copy of this document signed by both parties on this date.</p>				
Lessee Name: _____	Lessee Signature: _____			
Date: _____	Time: _____			
DEALER SECTION:				
Have there been repairs made to the vehicle since the inspection?				<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you collect a copy of the repair receipt(s)?				<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the ownership in the glove box?				<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you completed the previous lessee's ownership credit with the Société de l'Assurance Automobile du Québec?				<input type="checkbox"/> Yes <input type="checkbox"/> No
Main key and key fob with vehicle?				<input type="checkbox"/> Yes <input type="checkbox"/> No
2nd key and key fob with vehicle?				<input type="checkbox"/> Yes <input type="checkbox"/> No
Valet key with vehicle?				<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the Owner's Manual in the vehicle?				<input type="checkbox"/> Yes <input type="checkbox"/> No
Will the Navigation DVD accompany the vehicle?				<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Dealer: By signing below you certify that you have received the Vehicle and that the information provided in this Vehicle Return Receipt is true, correct and complete. You agree to safely store the Vehicle for Honda Canada Finance Inc. ("HCFI") until HCFI arranges to transport the Vehicle to one of its authorized auction facilities. You will apply the same standard of care to the custody and possession of the Vehicle as you apply to your existing inventory of new motor vehicles.</p>				
Dealer Name: _____	Dealer Code: _____			
Dealer Representative: _____	Authorized Signature: _____			
Date: _____				

WEAR AND TEAR OVERVIEW

You can find your Wear and Tear Transparency Card in your Lease Care Package folder. This card is designed to assist you in the assessment of possible damages. Use it to measure any damage you find on your vehicle and to better understand which items might be considered excess wear and tear.

NOTE

This card is intended for estimating purposes only. Exact measurements are not guaranteed. All determinations of what constitutes excess wear and tear will be determined by AFS (or an AFS designated representative) in their sole discretion.

1. VEHICLE EXTERIOR

Dents and scratches are considered allowable if less than 5 cm. If it does not exceed these limits, it is considered acceptable. Three or more dents on a single panel are considered excess wear and tear.

2. WINDSHIELD AND GLASS

Most glass damage is unacceptable. The Wear and Tear Guide will help you to determine the costs that may be assessed for damaged glass on your vehicle.

3. VEHICLE INTERIOR

The Wear and Tear Card will help you determine if any scuffs, cracks, stains and tears are larger than 1.5 cm.

4. WHEELS AND TIRES

The Wear and Tear Card can be used to measure the tread depth on your tires. Insert the guide into the tread. The red line on the guide represents the minimum acceptable tread depth for your tires.

For your convenience, the following pages highlight the chargeable and non-chargeable damages.

WEAR AND TEAR – VEHICLE EXTERIOR

NON-CHARGEABLE WEAR AND TEAR

- Stone chips
 - Up to 15 chips on hood or front bumper
 - Up to 5 chips per panel on other body panels
- Minor dings or dents to body panels (max. 3 per panel) that do not break the paint and fit within the measurement on the Wear and Tear Card
- Scuffs or light scratches with no paint damage
- Cleanable road tar

CHARGEABLE WEAR AND TEAR

- Broken exterior parts that are not replaced or not repaired to manufacturer's specifications
- Four or more dings or minor dents per body panel
- Dents that do not fit within the measurement on the Wear and Tear Card
- Previous repairs that have not been completed to manufacturer's specifications
 - Includes items such as misaligned parts, mismatched paint, overspray, wavy or distorted body panels
- Any missing emblems or accessories
- Any accessories added to the vehicle that have left any holes, scratches or damage that requires repair and refinish

WEAR AND TEAR – WINDSHIELD AND GLASS

NON-CHARGEABLE GLASS DAMAGE

- Scratches or etching that are smaller than the Wear and Tear Card (approx. 10 cm x 7.5 cm)
- Small chips less than 3.2 mm without cracks (max. 3)

CHARGEABLE GLASS DAMAGE

- Scratches or etching that are larger than the Wear and Tear Card (approx. 10 cm x 7.5 cm)
- Chips greater than 1 cm, regardless of location
- All cracks and star breaks
- More than 3 acceptable chips
- All damage between 3.2 mm and 1 cm in the driver's field of vision*

If any of the above damage exists, the full replacement cost of the windshield will be invoiced.

- Chips between 3.2 mm and 1 cm that are not in the driver's field of vision*

1 chip = \$100 charge**

2 chips = \$200 charge**

Full windshield replacement = \$450 charge**

In many cases, windshield damage will be covered by your insurance policy.

We encourage you to contact your insurance company and have any damaged glass repaired or replaced prior to the end of your lease.

* Driver's field of vision is defined as any damage that is on the driver's half of the windshield and more than 7.5 cm (or the width of the Wear and Tear Card) from the edge.

If your inspection report calls for a replacement of the windshield, repairs to the existing windshield will not be accepted.

Windshield plugs (repairs) that are within the driver's field of vision are not acceptable. Plugs in this area will require full replacement of the windshield.

**All prices are approximate and exclude taxes.

WEAR AND TEAR – VEHICLE INTERIOR

NON-CHARGEABLE WEAR AND TEAR

- Minor scuffs, cracks and tears or singes (burn marks) that are 1.5 cm or less to seats and soft trim (includes cloth, vinyl, leather, plastic, wood, carpets, headliners and weather-stripping)
- Dirty floor mats that can be cleaned
- Light scratches or scuffs in leather surfaces
- Burn holes that are less than 3.2 mm

CHARGEABLE WEAR AND TEAR

- Any aftermarket accessories added to the vehicle
- Any holes caused by removing an accessory
- Cracks, tears, singes (burn marks) or heavy stains greater than 1.5 cm
- Burn holes greater than 3.2 mm or multiple smaller burn holes
- Any missing equipment
- Missing Owner's Manual

WEAR AND TEAR – WHEELS AND TIRES

NON-CHARGEABLE WEAR AND TEAR

- Tires that have at least 3.3 mm of tread depth remaining at the shallowest point
- Minor scuffs to tires that do not affect the safety of the tire
- Replacement tires that match the original equipment in size, as well as speed and load rating
- Up to two different brands/models of tires will be accepted provided both tires match on each axle
- Minor scuffs or nicks to wheels, wheel covers or trim rings (max. 7.5 cm)

CHARGEABLE WEAR AND TEAR

- Tires with less than 3.3 mm of tread depth remaining at the shallowest point
- Tires that do not meet the vehicle specifications for size, load or speed rating
- Recapped or retreaded tires
- Tire sidewall repair plugs
- More than 2 tire brands or mismatched tire brands on a single axle
- Any tire damage affecting the safe operation of the vehicle

NOTE

Vehicles may be returned with winter tires between Nov. 1 – Mar. 31. Winter tires must meet the specifications noted above to be accepted. The vehicle must be returned with wheels that meet or exceed the original equipment standard.

WHEELS/RIMS

- Corrosion, rust or scuffed rims (greater than 7.5 cm)
- Mismatched, bent, cracked or broken wheels, wheel covers or trim rings
- Wheels that do not meet or exceed the original equipment provided with the vehicle

FREQUENTLY ASKED QUESTIONS

CAN MY ACURA DEALER PERFORM THE INSPECTION ON MY VEHICLE?

Only authorized DataScan agents can perform the vehicle inspection. This ensures a fair evaluation of the vehicle for both AFS and our customers.

I HAVE MADE REPAIRS TO THE VEHICLE. HOW DO I ENSURE THAT I WILL NOT BE INVOICED BY AFS?

When repairs have been completed, it is important that you submit your receipts to Acura Concierge before you return your vehicle. Repair receipts must include a detailed description of the work performed. If you are unable to provide detailed receipts for the work performed, arrangements can be made to re-inspect the vehicle at your expense. Receipts/Invoices can be faxed or attached to an email using the Contact Information page. Please note that AFS reserves the right to re-inspect the vehicle before removing charges from your final invoice.

WHAT DO I DO WITH MY LICENCE PLATES?

The plates can be removed at the dealership at the time of return as they are yours to keep.*

*Some exceptions may apply. Please consult your local provincial/territorial transportation authority for more details.

WHAT IF SOMETHING HAPPENS TO MY VEHICLE BETWEEN THE TIME IT IS INSPECTED AND THE DATE THAT I RETURN IT?

If the vehicle sustains damage after the vehicle has been inspected, it is still your responsibility to have it repaired (for example, the vehicle is in an accident) or pay for the estimated cost of repairs. We request that you contact Acura Concierge at 1-866-899-4440 if this situation arises. One of our Acura Client Advisors will be able to guide you through your options and help you determine the best course of action.

HOW LONG WILL MY INSPECTION RESULTS REMAIN VALID?

The results of your inspection report will remain valid for 60 days. If you return your vehicle more than 60 days after the original inspection is completed, a re-inspection may be required. If you would like to confirm whether your vehicle will need to be re-inspected, please contact Acura Concierge.

HOW DO I GET OUT OF MY LEASE EARLY?

Acura Concierge or your local Acura dealer can provide you with the amount owing on your leased vehicle. The dealer will facilitate the purchase and provide you with the necessary documentation.

I FOUND SOMEONE TO TAKE OVER MY LEASE, WHAT ARE THE NEXT STEPS?

An assumption is when someone agrees to take over your lease along with any existing lease obligations.* The cost of an assumption is \$450 plus applicable taxes and fees, and it can be facilitated through your local Acura dealer.

*The interested party must be approved by AFS prior to assuming the vehicle.

If you have any other questions, please contact Acura Concierge at 1-866-899-4440, and one of our Acura Client Advisors will be happy to assist you.

NOTES



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twitter.com/acuracanada



youtube.com/acuracanada

Acura, a division of Honda Canada Inc., 180 Honda Boulevard, Markham, Ontario, Canada, L6C 0H9