



Ally Personal Auto Finance Products

	Retail For customers who prefer complete ownership of the vehicle	SmartLease® Offers the flexibility to drive a new vehicle more often
Ownership	Customer owns the vehicle	Customer does not own the vehicle and may return it or purchase it, at the end of the lease term
Mileage Limits	No limits	Flexible mileage options. Customer is charged for excess mileage above the amount agreed to in the lease agreement
Maintenance/Wear	Customer chooses when and what to repair	Customer must operate within set maintenance and wear-and-tear guidelines
Monthly Payments	Customer makes regular monthly payments for the vehicle over term of the contract	Customer makes regular monthly payments and returns the vehicle to Ally at the time of lease maturity
Availability	Every US state	Every US state
Makes	All new and used vehicles	All new vehicles listed in the RVLG
Customer benefits	<p>Customer owns the vehicle</p> <p>Traditional retail financing with flexible terms</p> <p>Standard buy rate options along with supported rates for select OEM programs</p> <p>Online account access</p> <p>Electronic Statements</p> <p>Mobile auto account application</p>	<p>Flexible lease terms</p> <p>Supported lease terms for select OEM programs in addition to our standard lease terms</p> <p>Online account access</p> <p>Electronic Statements</p> <p>Mobile auto account application</p>
Dealer benefits	<p>Online tools and resources</p> <p>Attentive service from experienced account executives</p> <p>Eligible standard rate contracts earn Ally Dealer Rewards</p>	<p>Shortens trade cycle</p> <p>Terms designed to attract and retain customers while helping build loyalty to your dealership</p> <p>May increase customer traffic back to your dealership at lease end</p> <p>Eligible standard rate contracts earn Ally Dealer Rewards</p>