



FAQs for End of Lease

General

What are my end of lease options?

You have a number of options at the end of your lease.

You can turn in your leased GM vehicle and purchase or lease a new GM vehicle, purchase your leased GM vehicle, or turn in your leased GM vehicle. For more information on these options, check out the [Canadian Lease-End Guide](#).

Can I transfer my lease to another party before the scheduled maturity date?

GM Financial may allow your lease to be transferred to another individual qualified to assume the obligations remaining on the term of the lease. The scheduled lease maturity date must not be less than 6 months from the date of the lease transfer, other conditions may apply. For more details on the application process and eligibility criteria, please contact a GM Financial Customer Experience Advocate.

Can I extend my lease if I am waiting on delivery of a new GM vehicle?

It may be possible to extend your lease if delivery of your new GM vehicle has been delayed. Please reach out to your GM dealership to discuss extension options that may be available.

How long will it take to refund my security deposit?

Any part of the security deposit that remains after the vehicle inspection will be refunded to you approximately 30 days after the vehicle has been returned. Please note that the security deposit may be used by GM Financial to pay any amounts that you do not pay under the terms of the lease.

When should I schedule a lease-end inspection?

About 45 days prior to your lease end date you will be contacted by a third-party vendor, AutoVIN, to schedule an inspection.



Can the inspection be done at my GM dealership?

The inspection is scheduled with a third-party vendor at your convenience. Please advise the AutoVIN representative of the time, date and location that works **best** for you. You can also contact a GM Financial Customer Experience Advocate at 1-800-668-9777 to schedule the appointment for you.

Do I have to be present during the inspection?

It is recommended you be present during the inspection to identify any necessary or required repairs prior to returning your vehicle.

Can my GM dealer facilitate the end of lease inspection?

GM Financial works with a third-party vendor to perform our vehicle inspections. Your GM dealership can assist you with resolving items identified by the vendor that exceed the criteria for normal wear and tear before your vehicle is returned at lease maturity.

Buying your vehicle

Is the lease end purchase amount displayed on the contract negotiable?

This amount on the contract represents the option to purchase amount due at lease end date and is non-negotiable. It is subject to taxes and excludes any amounts remaining due under the lease or costs associated with the transfer of vehicle ownership in your province.

If I decide to purchase the vehicle, can I pay GM Financial directly?

All purchase options must be facilitated through a GM dealership.

Can I temporarily suspend my pre-authorized payment withdrawals for my last payment if I am purchasing through a GM dealership?

Yes, you can put a 30-day suspension on your pre-authorized lease payment withdrawals. Please note that this lease payment will reflect due per the terms of the lease until the purchase is finalized. Please contact a Customer Experience Advocate at 1-800-668-9777 to temporarily suspend your payment.



Why is a safety certification required to purchase my vehicle?

A safety certification or any certificate of mechanical fitness and/or emissions certificate may be required in Canada when purchasing your vehicle depending on the province.

Who can purchase my vehicle at end of lease?

The purchase option is only available to a lessee or co-lessee named on the lease contract. If you're interested in purchasing your leased vehicle, the purchase option can only be facilitated by a GM dealership.

Do I have the option to purchase my vehicle before the lease end date?

Yes, you may purchase your vehicle at any time before your lease end date. Your dealer or a Customer Experience Advocate at GM Financial can provide you a payoff quote.

Returning your leased vehicle

Can I return my vehicle to any GM dealership?

It's recommended to return through your original dealership. However, you can contact a local GM dealership to schedule an appointment for the return.

After returning your leased vehicle

Why did I receive a Wear and Tear invoice if I purchased the XS Wear Product?

The XS Wear Product has protection limits and exclusions. Please review the XS Wear Schedule included with your lease documents. If you have any questions please reach out to a GM Financial Customer Experience Advocate, they will be happy to assist.

Will I receive a refund or credit on the kilometres I have not used?

GM Financial does not provide a refund or credit for unused lease permitted kilometres or monthly total permitted kilometres.



What are the payment options for the invoice I received at end of lease?

GM Financial offers various other repayment options. Please see instructions below to take advantage of any of these options:

1. Pre-authorized debit – Our GM Financial Customer Experience Advocate would be happy to arrange a pre-authorized debit at your convenience for any end of lease charges. Please reach out to discuss your options.
2. Online banking: If your preferred bank offers bill payment with GM Financial, you can pay via online banking. To check to see if this is an available option for you, simply search for 'GM Financial' as Payee under bill payment options and enter your 12-digit account number and amount.

3. Western Union:

Form:	Quick Collect
Pay to:	GM Financial Canada Lease
Code City:	GMFCANLEASE
Account Number:	Your 12-digit GM Financial account number

Please note that Western Union has a fee that applies for this service. We recommend you check with your local Western Union location to confirm.

4. Mail: Cheque / Bank Draft / Money Order made payable to 'GM Financial'. Please include your account number and indicate that the payment is for "End of Lease charges". GM Financial's mailing address is 2001 Sheppard Ave. East, Suite 600, Toronto, Ontario, M2J 4ZB

How can I tell what is normal wear and tear on my vehicle?

Visit <https://www.gmfinancial.ca/en-ca/lease-end.html> to learn more about normal wear and tear on your vehicle.

If I moved, do I have to return my vehicle to the original dealership?

No, you can return your leased vehicle to any local GM dealership by booking an appointment.

Will I be charged additional payments if my vehicle is not returned on the exact expiry date?

Yes, you could be charged additional payments if your vehicle is returned late. Please contact your GM dealership to arrange the vehicle return by the lease end date or a GM Financial Customer Experience Advocate who can assist you with your specific circumstances.