



Have your cake and eat it too with **Ally Buyer's Choice.**

What is Ally Buyer's Choice?

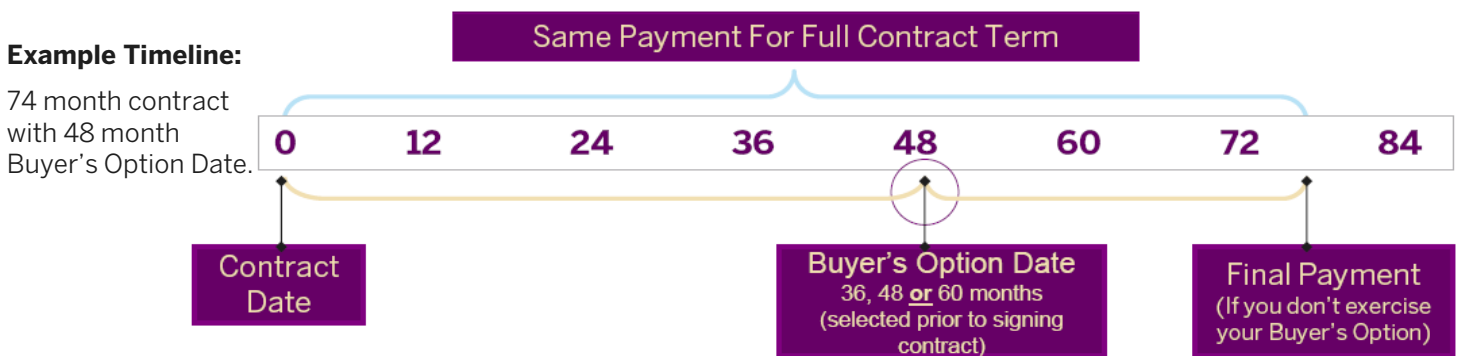
Ally Buyer's Choice is an alternative to conventional financing or leasing plans. This flexible loan product allows you to own your vehicle while still having the "Option" to sell the vehicle to Ally at a fixed point in the contract term for a predetermined price.

Ally Buyer's Choice works like a regular finance contract but with added flexibility...options!

You select an "Option Date", either 36, 48 or 60 months after the contract date. The Option Date is the point during the contract term when you will have the opportunity to sell your vehicle to Ally, or not...it's your choice.

You can decide to keep the vehicle and continue to make the same payments until the end of the contract term or exercise your option and sell your vehicle to Ally for the predetermined price (subject to a disposition fee, excess vehicle wear and kilometres).

With Ally Buyer's Choice you get the best of both worlds!



What's so great about it?

- Vehicle ownership
- Rate and payment are fixed over the entire term of the contract
- 36, 48 or 60 month Buyer's Option Date available
- Finance contract can be paid down or off at any time without penalty
- No down payment requirement On Approved Credit

Decisions, decisions...

Prior to your 'Option Date', you will receive a letter outlining your choices:

1. Trade the vehicle into the dealership
2. Keep the vehicle and continue making the scheduled payments for the balance of the term
3. Sell the vehicle to Ally for the predetermined price stated in the contract

Note: You can pay off your contract or trade in the vehicle to your dealer at any time.



Dings, dents and excess kilometres.

During the term of the contract there are a few things to keep in mind. If you decide to sell your vehicle to Ally, you should ensure the vehicle wear and kilometres are within the parameters outlined to help you avoid additional charges.



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Vehicle Wear.

It's important to know the difference between 'normal' and 'excess' wear. Normal wear is the minor and reasonable wear a vehicle endures in everyday, ordinary operation. Normal wear can include a small door ding, light paint scratch or stone chip. Excess wear is anything beyond the ordinary wear a vehicle endures, such as wear caused by neglect, abuse, damage or poor maintenance. Excess wear includes broken glass, and dented body panels.

Excess Kilometres.

The allowance is 24,000 kilometres per year. Additional kilometers maybe purchased at contract inception. Your contract will state the total number of kilometres allowed up to your Option Date and the per-kilometre charge for exceeding this amount. Excess kilometres are those driven beyond the amount specified in your contract.

		Normal Wear	Excess Wear
Exterior	Dents or Dings	<ul style="list-style-type: none"> Panel dents or dings less than 5 cm in diameter that have not penetrated or cracked the paint surface 	<ul style="list-style-type: none"> Panel dents or dings 5 cm in diameter or greater, or that have penetrated or cracked the paint surface Hail damage that reduces re-marketability or impairs vehicle appearance
	Scratches	<ul style="list-style-type: none"> Panel scratches less than 10 cm in length that have not penetrated or cracked the paint surface 	<ul style="list-style-type: none"> Any scratch that penetrates or breaks the paint surface
	Poor prior repair		<ul style="list-style-type: none"> Any visible sand/grinding marks, rough texture, excessive over spray or bad colour matches
Interior	Burn holes	<ul style="list-style-type: none"> Interior burn holes less than 3 mm in diameter 	<ul style="list-style-type: none"> Interior burn holes equal to or greater than 3 mm in diameter
	Cuts, tears or singes	<ul style="list-style-type: none"> Interior cuts, tears or singes less than 1.5 cm in length 	<ul style="list-style-type: none"> Interior cuts, tears, or singes equal to or greater than 1.5 cm in length
	Stains	<ul style="list-style-type: none"> Any removable stain 	<ul style="list-style-type: none"> Stains that cannot be removed and that require replacement of upholstery or carpeting
Tires and wheels	Tires	<ul style="list-style-type: none"> Tread depth greater than 3 mm at the shallowest point, including spare tire (Not applicable in Quebec) Tires must match manufacturer's recommended guidelines All four tires match in size The two tires on each axle match in type and brand name Note: Winter tires are acceptable but must meet the above-mentioned requirements 	<ul style="list-style-type: none"> Tread depth equal to or less than 3 mm at the shallowest point (including spare tire) The two tires on each axle do not match in type and brand name Tires have gouges, cuts, or sidewall plugs Studded tires Tires do not meet manufacturer's recommended guidelines All four tires do not match in size
	Wheels	<ul style="list-style-type: none"> Scuffs or minor nicks to wheels or wheel covers Original wheel/wheel covers Wheel/wheel covers that are not original equipment but are of equal quality and design 	<ul style="list-style-type: none"> Badly scratched, broken, bent or missing wheels or wheel covers Wheel / wheel covers that are not original equipment and are not of equal quality and design
Glass and Lenses	Windshield	<ul style="list-style-type: none"> Chips (including legs) and scratches less than 2 cm in diameter anywhere on the windshield (Maximum of three chips or scratches allowed) 	<ul style="list-style-type: none"> Chips (including legs) and scratches equal to or greater than 2 cm in diameter anywhere on the windshield Windshield contains four or more chips or scratches, regardless of size. Windshield is cracked or broken
	Lights, turn signals and lamps	<ul style="list-style-type: none"> Lights, turn signals, lamps and fog lamp dents, chips, stars, cracks or scratches less than 5 cm in diameter All lights functional 	<ul style="list-style-type: none"> Lights, turn signals, lamps, and fog lamp dents, chips, stars, cracks or scratches equal to or greater than 5 cm in diameter Any malfunctioning or non-operational lights
Mechanical / Electrical Vehicle Maintenance			<ul style="list-style-type: none"> Any malfunctioning or non-operational equipment Failure of vehicle systems that result from not adhering to manufacturer's maintenance requirements
Missing equipment or broken parts		<ul style="list-style-type: none"> Any replacement part that meets manufacturer's specifications of equal quality and design 	<ul style="list-style-type: none"> Any missing equipment (including keyless entry remote) or broken parts Any replacement part that does not meet manufacturer's specifications of equal quality and design
Alterations			<ul style="list-style-type: none"> Any modification including but not limited to: suspension modifications, changing vehicle colour or factory paint schemes, lettering or graphics, holes in frame, post-delivery customizing, engine adaptations, fuel system adaptations, tinted or engraved glass

Please refer to your contract for complete information on excess wear and kilometre charges