

*LEASE
CARE
GUIDE*



AFS Lease Care Guide

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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.

Contact Information

How to reach us:

Acura Auto - Customer Relations

Tel: 1-888-9-ACURA-9 (1-888-922-8729)

E-mail: acura_cr@ch.honda.com

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

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

Acura Financial Services – Acura Concierge Services

Tel: 1-866-899-4440, Option 3

E-mail: concierge@acura.ca

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

Assists with moving inquiries, payment questions, vehicle payout quotes, assumptions, insurance information, etc.

Acura Financial Services - Renewal & Maturity Centre

Tel: 1-866-899-4440, Option 1

E-mail: concierge@acura.ca

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

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

Keeping your information up to date

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

Customer Website – MyAcura.ca

Register Now

IT'S QUICK, SIMPLE, AND FREE

Enhance your ownership experience!

<p>MyAcura</p> <p>Visit www.myacura.ca today and click on “Create Account” to:</p> <ul style="list-style-type: none">• Read through your vehicle specifications and owners’ publications• View the latest Acura news• View Special Offers• And more...!	<p>Acura Financial Services</p> <p>Next, click on the Acura Financial Services link to begin managing your financial account online:</p> <ul style="list-style-type: none">• 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 Acura Financial Services accounts• View FAQs• And more...!
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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.

Vehicle Insurance Requirements

As part of your Lease Agreement with Acura Financial Services (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 \$1,000,000.00
- Collision coverage deductible maximum of \$1,000.00
- Comprehensive coverage deductible maximum of \$1,000.00
- Acura Canada Finance Inc. must be listed as the lessor on the policy with supporting 5A endorsement for Permission to Rent or Lease
- 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 under 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.

You are 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 the prior written consent of AFS.

If you have any questions about the insurance requirements for your vehicle, please contact the AFS Insurance Tracking Department at 1-866-899-4440.

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.

An AFS Total Loss Representative will settle the claim with your insurance 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 (GAP)

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

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.

Lease Maturity Options

Our goal at Acura Financial Services (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 for any available loyalty offers.

Your local Acura dealer will also be able to provide you with great information on available AFS and Acura loyalty offerings and information on exciting new Acura models.

What are my options?

Option 1

Ready for your next Acura?

1. Visit Acura.ca to build your next Acura.
2. Contact your local dealer for available loyalty offer information and to book a test drive.
3. Have your vehicle inspected by our third party inspection company.
4. Make an appointment with your dealer to return your vehicle.
5. Pick up your new Acura!

Option 2

Love your Acura too much to let it go?

Contact your local Acura dealer for lease-end purchase and refinancing options

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

Option 3

Time to review all your available options?

Contact your local Acura dealer for purchase options, loyalty offers and for details on our exciting new models, or contact the Renewal & Maturity Centre at 1-800-387-5399, option 3.

Vehicle Inspection Process

A Standard Procedure

The number of photos taken are a standard procedure and do not necessarily reflect chargeable damage.

At Acura Financial Services (AFS) we understand that a certain amount of wear and tear on your vehicle is normal during the term of your lease. We recommend that you carefully review the wear & tear section in order to better understand the extent of any excess wear and tear on the vehicle.

What Does the Inspection Cover?

- Vehicle working condition (i.e., is the vehicle in good working order?)
- Interior & exterior condition of the vehicle
- Adhere to regular maintenance schedule, as recommended in the vehicle Owner's Manual

How do I schedule the inspection?

- Our third party inspection company 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 at the time of the inspection?

- 2 keys (and valet key if applicable)
- Owner's manual(s)

Where does the inspection take place?

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

How long will the inspection take?

Approximately 30-40 minutes.

How soon will I be able to see the inspection report?

Results will be available within 2 days of the vehicle inspection. The inspector will provide you with a card explaining how to access the report online.

I have damages or chargeable wear and tear listed in my inspection report, what are my options?

- If you purchased Lease-Guard at lease inception, the charges may be covered based on Lease-Guard parameters.
- If you did not purchase Lease-Guard, you may choose to have the repairs completed by your local Acura dealer. Once the repairs are completed, your dealer will update the Acura Concierge and your inspection charges will be adjusted.
- If you choose not to have the vehicle repaired, an invoice will be sent to you for payment

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.

Confirmation of Vehicle Return

The dealer will provide a copy of one of the two systematically generated documents shown below when your vehicle is returned (Vehicle Return Receipt (VRR) or the Release of Obligations letter). Until you receive one of these documents AFS considers your account still active and you will remain responsible for the vehicle. Please ensure that you keep a copy of the document for your records.

ACURA
Financial Services

VEHICLE RETURN RECEIPT
Reference Number: _____

Description of Vehicle			
Year	Model	Make	Vehicle Identification Number

Vehicle Return at Maturity Vehicle Return more than 30 days before Lease Maturity

Lessee: _____ Odometer: _____ Return Date: _____
 Maturity Date: _____ Months Remaining: _____ Amount of Cheque: _____

Has the vehicle been inspected by Datacar in the last 60 days? Yes No

LESSEE: By signing below, you acknowledge and agree that the vehicle described above (the "Vehicle") has been returned to the dealer named below (the "Dealer") on or before the Lease Maturity Date and all the information provided herein is true, correct and complete and will be used for purposes of terminating the vehicle lease agreement referenced above (including any amendments or addendums thereto) (the "Lease").

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 related to excess wear and tear or excess kilometers).

The undersigned Lessee acknowledges and agrees that the Vehicle has been returned to the Dealer prior to the Lease Maturity Date.

The undersigned Lessee releases all rights to the Vehicle and acknowledges and agrees that HCF may dispose of the Vehicle at its discretion.

The undersigned Lessee acknowledges retaining a copy of this document signed by both parties on this date.

Lessee Name: _____ Lessee Signature: _____
 Date: _____ Time: _____

Dealer Section:

Have there been repairs made to the vehicle since the inspection? Yes No
 Did you collect a copy of the repair receipts? Yes No
 Is the owner's kit in the glove box? Yes No
 Main key and key fob with vehicle? Yes No
 Valet key with vehicle? Yes No
 Is the Owner's Manual in the vehicle? Yes No
 Will the Navigation System Disc accompany the vehicle? Yes No

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 deliver the Vehicle to Honda Canada Finance Inc. (HCF) until HCF arranges to return 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.

Dealer Name: _____ Dealer Code: _____
 Dealer Representative: _____ Authorized Signature: _____
 Date: _____

H and Office Mailing Address: 100 Honda Boulevard, Suite 200, Markham, Ontario, L3C 0H9, Tel: 1-866-899-4440
 Quebec Mailing Address: 1750 rue Ethel, Sorel-Tricity, Quebec, J4S 7V1, Tel: 1-866-899-4440

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Financial Services

DATE _____

NAME _____
ADDRESS _____
ADDRESS _____
POSTAL _____

RELEASE OF OBLIGATIONS

Lease Account Number: _____
Vehicle: _____
VIN: _____

Dear CUSTOMER NAME,

This letter confirms that you have returned the above noted vehicle to DEALER NAME on DATE and that you no longer have any obligation to Honda Finance Canada Inc. ("AFS") for this account. This release is contingent upon previous payments made by you to HFS being honoured by your financial institution.

We would like to take this opportunity to express our appreciation for your business and for choosing AFS as your preferred financial provider. We look forward to servicing your financial needs in the near future.

Sincerely,

Honda Canada Finance Inc.
c/o Acura Financial Services

Hond Office Mailing Address: 100 Honda Blvd, Suite 200, Markham, Ontario L3C 0H9 Tel: (866) 899-4440
 Quebec Mailing Address: 1750 rue Ethel, Sorel-Tricity, Quebec J4S 7V1 Tel: (866) 899-4440

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.

Wear and Tear Overview

1 VEHICLE EXTERIOR:

Dents and scratches are considered allowable if less than 5 cm. More than 3 dents on a single panel are considered excess wear and tear.

2 WINDSHIELD AND GLASS:

Most glass damage is chargeable.

3 VEHICLE INTERIOR:

Scuffs, cracks, stains and tears that are larger than 1.5 cm.

4 WHEELS AND TIRES:

Tires with less than 3.3 mm of tread depth remaining at the shallowest point.

Wear and Tear – Exterior

For your convenience, the following outlines some chargeable and non-chargeable damages.

- Stone chips
 - Up to 24 chips on front bumper
 - Up to 15 chips per panel on hood and other body panels
 - NOTE: Each chip must not exceed the maximum allowable size (3.2mm)
- Minor dings or dents to body panels that do not break the paint (max. 3 per panel)
- Scuffs or light scratches with no paint damage
- Cleanable road tar

Chargeable Wear and Tear

- Broken exterior parts that are not replaced or repaired to manufacturer's specifications
- 4 or more dings or minor dents per body panel
- Dents that are larger than 5cm
- 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 holes, scratches or damage resulting from the addition of accessories to the vehicle and where repair and refinishing is required.

Wear and Tear – Windshield and Glass

Non-Chargeable Glass Damage

- Scratches or etching smaller than approximately 10 cm x 7.5 cm (max. 2)
- Small chips < 3.2 mm (max. 3)

Chargeable Glass Damage

- More than 2 scratches or etching smaller than approximately 10 cm x 7.5 cm
- Scratches or etching larger than approximately 10 cm x 7.5 cm
- Chips greater than 1 cm, regardless of location
- 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.

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.

NOTE:

- ****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 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.**

Wear and Tear – 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

- Replacement or removal of 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
- Missing Keys

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

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
- Recapped or retreaded tires
- Tire sidewall repair plugs
- Any mismatched tire brands. All 4 tires must be the same brand.
- Any tire damage affecting the safe operation of the vehicle

Wheels / Rims (Steel, Chrome, Alloy, Wheel Covers)

Non-Chargeable Wear and Tear

- Minor scuffs or gouges to wheels, rims or wheel covers (max. 7.5 cm)
- Scratches and small dents and dings that can be buffed out
- Replacement wheels, rims or wheel covers that meet or exceed the original equipment provided with the vehicle (ex. steel wheels replaced with alloy wheels)

Chargeable Wear and Tear

- Scratched or gouged wheels/rims greater than 7.5cm
- Corroded or rusted wheels/rims greater than 25%
- Mismatched, bent, cracked or broken wheels, rims or wheel covers
- Wheels/rims that do not meet or exceed the original equipment provided with the vehicle.

Frequently Asked Questions (FAQ)

Can I lease a new Acura before my present lease is scheduled to end?

Absolutely. Contact your local dealership to get more information on early lease- end options and for details of available loyalty offers on the purchase or lease of a new vehicle.

What are my options to withdraw from my lease contract early?

Contact your local Acura Dealer for your present lease details, purchase options, loyalty offers and our exciting new models.

Can my Acura dealer perform the inspection on my vehicle?

In order to best ensure a fair evaluation of your leased vehicle, Acura Financial Services has contracted with a third party service provider to perform lease-end vehicle inspections. Only authorized agents from this provider can perform the vehicle inspection.

I have made repairs to the vehicle. How do I ensure I will not be invoiced by Acura Financial Services?

When repairs have been completed, it is important that you contact your local Acura dealer. Your dealer will update the Renewal & Maturity Centre and your inspection charges will be adjusted if the repairs have been completed to manufacturer's specifications. Please note that Acura Financial Services reserves the right to re-inspect the vehicle before removing charges from your final End of Term Invoice.

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 it has been inspected (example: it is in an accident) it is still your responsibility to have it repaired or pay for the estimated cost of repairs. We request that you contact Acura Concierge at 1-866-899-4440 if this situation arises so one of our representatives can 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 our Renewal & Maturity Centre.

What do I do with my license plates?

The plates can be removed at the dealership at the time you return your vehicle and they are yours to keep.*

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

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.