

Lease Care Guide



 **HONDA**

Financial
Services

Lease Care Guide



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Contact Information

How to reach us:

Honda Canada - Customer Relations

Tel: 1-800-897-3380

e-mail: honda_cr@ch.honda.com

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

Honda Financial Services - Customer Service

Tel: 1-800-387-5399

e-mail: hcfi_natl_cs@ch.honda.com

Assists with Moving inquiries, payment questions, vehicle payout quotes, assumptions, Honda Lease-Guard questions, Insurance information, etc.

Honda Financial Services - Customer Retention Centre

Tel: 1-800-387-5399 ext 7528

e-mail: HFS_LMC@ch.honda.com

Assists with End of Term questions, loyalty offerings, etc.

Moving? Changing your Phone Number?

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

Customer Website - MyHonda.ca

Register Now to Become an Exclusive Member. IT'S FAST, EASY, AND FREE

MyHonda

Log on to www.myhonda.ca today and click on "Register Now" to:

- View your service history
- Connect with your dealer, Honda Canada, or Honda Financial Services via the Message Centre
- Request a dealership appointment
- Read through your vehicle specifications and owner's publications
- View the latest Honda news
- View Special Offers
- And 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 Honda Financial Services accounts
- View FAQs
- And more...!



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Enhance your ownership experience!

Vehicle Insurance Requirements

As part of your Lease Agreement with Honda Financial Services (HFS), 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
- Honda 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 of your lease contract with Honda Financial Services, 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 **1-800-387-5399 ext 2500**.

What to do in the Event of a Collision

Involved in a Collision?

Should you be involved in a collision, please call the Honda Financial Services Claims department at 1-800-387-5399 ext 6477 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.

GAP Protection

Every Honda Financial Services 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 the lessee's contractual obligation and the amount of the insurance settlement. GAP protection will cover the deficiency in such a situation. However, GAP will not cover insurance deductibles, late payments, fines, excess kms or negative equity.

Lease Maturity Options

Don't like surprises? Neither do we!

Our goal at HFS is to make your end of lease process as pleasant as it began. Honda Financial Services is continuously developing exclusive offers for our loyal Honda customers. Please contact our Customer Retention Centre at 1-800-387-5399 ext 7528 and speak to one of our helpful representatives to discuss your eligibility.

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

What are my choices?

Option 1

Ready for your Next Honda?

1. Visit Honda.ca to build your next Honda.
2. Contact your local dealer for loyalty offers and a test drive.
3. Have vehicle inspected with DataScan.
4. Make an appointment to return your vehicle.
5. Pick up your new Honda.

Option 2

Love your Honda too much to let it go?

1. Contact your local Honda dealer for purchase options with HFS.
- *No inspection is required if you decide to keep your current Honda.

Option 3

Time to review all your available options?

Contact your local Honda Dealer for purchase options, Loyalty Offers, and exciting new models details. Or contact our Customer Retention Centre at 1-800-387-5399 ext 7528

Vehicle Inspection Process

We know you love your Honda...

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



At Honda Financial Services 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 & 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?

- 2 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 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. 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?

- If you purchased Lease-Guard at lease inception, the charges will be covered based on Lease-Guard parameters. You may choose to have the repairs completed by your local Honda dealer. Please send us your repair receipts in order to adjust our records. You can call the Customer Retention Centre 1-800-387-5399 ext. 7528 or email the receipts to HFS_LMC@CH.Honda.com.
- If you choose not to have the vehicle repaired, an invoice will be sent to you for payment.

Vehicle Return Receipt

Below is a sample Vehicle Return Receipt (VRR). When you return the vehicle, you must obtain a systematically 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 VRR for your records.

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VEHICLE RETURN RECEIPT/VOLUNTARY SURRENDER

Reference Number:
(For Vehicle Lease Agreements)

Year	Model	DESCRIPTION OF VEHICLE	Make	Vehicle Identification Number
Vehicle Return At Maturity		Vehicle Return more than 90 days before Lease Maturity		

Lessee's: _____ Odometer: _____ Return Date: _____
 Maturity Date: _____ Months Remaining: 0 Amount of Cheque: _____

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

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".

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 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 waives all rights to the Vehicle and acknowledges and agrees that HCFI may dispose of the Vehicle at its discretion.

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

Lessee Name: Unknown 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 receipt(s)? Yes No
 Is the ownership in the glove box? Yes No
 Main key and key fob with vehicle? Yes No
 2nd 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 DVD 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 safely store the Vehicle for Honda Canada Finance Inc. (HCFI) and 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.

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. The card is designed to assist you in the assessment of possible damages. Use the card to measure any damage you find on your vehicle to better understand which items might be considered excess wear and tear.

1 EXTERIOR:

Dents and scratches are considered allowable if less than 5 cm. If they do not exceed the limits shown on the Wear and Tear Guide, it is considered non-chargeable. More than 3 dents on a single panel are considered excess wear and tear.

2 WINDSHIELD AND GLASS:

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

3 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 card into the tread, the red line 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 - 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 that do not break the paint and fit within the measurement on the Wear and Tear Card (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 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 Wear and Tear

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

Chargeable Glass Damage

- Scratches or etching that are larger than the Wear and Tear Card (approximately 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

*all prices are approximate and exclude taxes.

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 (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.**

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

- 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 2 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 or tire wear in excess of 60 percent
- 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 acceptable. 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 I lease a new Honda before my present lease is scheduled to end?

Absolutely. Be sure to contact your local dealership to get more information on loyalty offers available to you on a new vehicle. The dealership will also provide details on your current lease and the process to move into a new vehicle.

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

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

Or contact our Customer Retention Centre at 1-800-387-5399 ext 7528

Can my Honda dealer perform the inspection on my vehicle?

We have contracted a third party service provider DataScan, to perform our vehicle inspections. Only authorized DataScan agents can perform the vehicle inspection. This ensures a fair evaluation of the vehicle for both HFS and our customers.

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

When repairs have been completed, it is important that you submit your receipts to our Lease Maturity Centre 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 sent by email to HFS_LMC@CH.Honda.com. Please note that Honda Financial Services reserves the right to re-inspect the vehicle before removing charges from your final invoice.

If you have any other questions, please contact our Customer Retention Centre at 1-800-387-5399 (ext. 7528) and one of our Representatives will be happy to assist you.

Frequently Asked Questions

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 (example: vehicle is in an accident) or pay for the estimated cost of repairs. We request that you contact our Customer Retention Centre at 1-800-387-5399 (ext. 7528) if this situation arises. One of our representatives 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 our Customer Retention Centre.

If you have any other questions, please contact our Customer Retention Centre at 1-800-387-5399 (ext. 7528) and one of our Representatives will be happy to assist you.



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