



# Honda Financial Services Lease Care Guide





Financial  
Services

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## *HFS Lease Care Guide*

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### Table of Contents

<b>Contact Information</b> .....	3
<b>Customer Website – MyHonda.ca</b> .....	3
<b>Vehicle Insurance Requirements</b> .....	4
<b>What to do in the Event of a Collision</b> .....	4
<b>Lease Maturity Options</b> .....	5
<b>Lease Maturity Inspections</b> .....	6
<b>Confirmation of Vehicle Return</b> .....	7
<b>Wear and Tear Overview</b> .....	8
<b>Wear and Tear – Exterior</b> .....	8
<b>Wear and Tear – Windshield and Glass</b> .....	10
<b>Wear and Tear – Interior</b> .....	11
<b>Wear and Tear – Wheels and Tires</b> .....	12
<b>Frequently Asked Questions (FAQ)</b> .....	13

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If you have any other questions, please contact our Renewal & Maturity Centre at 1-800-387-5399, Option 3. One of our Representatives will be happy to assist you.

# Contact Information

## How to reach us:

### Honda Canada - Customer Relations

Tel: 1-800-897-3380

e-mail: [cr@ch.honda.com](mailto: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: [cs@honda.ca](mailto:cs@honda.ca)

Assists with Moving inquiries, payment questions, vehicle payout quotes, assumptions, Insurance information, etc.

### Honda Financial Services - Renewal & Maturity Centre

Tel: 1-800-387-5399, Option 3

e-mail: [crc@ch.honda.com](mailto:crc@ch.honda.com)

Assists with End of Term questions, loyalty offerings, Honda Lease-Guard questions, 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](http://myhonda.ca)

# Customer Website – MyHonda.ca

## Register Now

# IT'S FAST, EASY, AND FREE

Enhance your ownership experience!

### MyHonda

Log on to [www.myhonda.ca](http://www.myhonda.ca) today and click on "Create Account" to:

- View your service history
- Connect with your dealer, Honda Canada, or Honda Financial Services via the MessageCentre
- Read through your vehicle specifications and owners' publications
- View the latest Honda news
- View Special Offers
- And more...!

### MyFinance

Next, click on the [Honda Financial Services](#) link 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...!

If you have any other questions, please contact our Renewal & Maturity Centre at 1-800-387-5399, Option 3. One of our Representatives will be happy to assist you.

## *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 under your lease contract with HFS, 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 HFS.

If you have any questions about the insurance requirements for your vehicle, please contact the HFS Insurance Tracking Department at **1-800-387-5399, Option 4.**

## *What to do in the Event of a Collision*

### **Involved in a Collision?**

Should you be involved in a collision, please call Honda Financial Services (HFS) at 1-800-387-5399, Option 4 after you have reported the details of the accident to the police and your insurance company.

An HFS 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.

### **GAP Protection**

Every HFS 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

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If you have any other questions, please contact our Renewal & Maturity Centre at 1-800-387-5399, Option 3. One of our Representatives will be happy to assist you.

# Lease Maturity Options

## Don't like surprises? Neither do we!

Our goal at Honda Financial Services (HFS) is to make your lease maturity as pleasant as it began. HFS is continuously developing exclusive offers for our loyal Honda customers. Please contact our Renewal & Maturity Centre at 1-800-387- 5399, Option 3, and speak to one of our helpful representatives to discuss your eligibility for any available loyalty offers.

Your local Honda dealer will also be able to provide you with great information on available HFS and Honda loyalty offerings and information on exciting new Honda 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 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 Honda!

### Option 2

#### Love your Honda too much to let it go?

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

\*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 for details on our exciting new models, or contact the Renewal & Maturity Centre at 1-800-387-5399, option 3.

# Lease Maturity Inspections

At Honda Financial Services (HFS) 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 Honda dealer. Once the repairs are completed, your dealer will update the Renewal & Maturity Centre 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


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

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If you have any other questions, please contact our Renewal & Maturity Centre at 1-800-387-5399, Option 3. One of our Representatives 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 HFS 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.

 **HONDA**  
Financial  
Services

**VEHICLE RETURN RECEIPT**  
Account Number:

Year	Model	Description of Vehicle Make	Vehicle Identification Number
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Lease#: \_\_\_\_\_ Odometer: \_\_\_\_\_ Return Date: \_\_\_\_\_  
Maturity Date: \_\_\_\_\_ Payments Remaining: \_\_\_\_\_ Amount of Cheque: \_\_\_\_\_

Has the vehicle been inspected by AutoVIN in the last 60 days?

**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 that 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 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 kilometres).

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: \_\_\_\_\_ Lessee Signature: \_\_\_\_\_  
Date: \_\_\_\_\_ Time: \_\_\_\_\_

**Dealer Section:**  
Is the Ownership in the vehicle?  
Is the Main Key and Key FOB with the vehicle?  
Is the 2<sup>nd</sup> Key and Key FOB with the vehicle?  
Is the Valet Key with the vehicle?  
Is the Owner's Manual in the vehicle?  
Will the Navigation Media accompany the vehicle?  
Has all customer data been cleared from the vehicle?

**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") until 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: \_\_\_\_\_

Head Office Mailing Address: 180 Honda Blvd., Suite 200, Markham, Ontario L6C 0H9 Tel: 1-800-387-5399  
Quebec Mailing Address: 1750 rue Eiffel, Boucherville, Quebec J4B 7W1 Tel: 1-800-387-5399

If you have any other questions, please contact our Renewal & Maturity Centre at 1-800-387-5399, Option 3. One of our Representatives will be happy to assist you.

# Wear and Tear Overview

## 1 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 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.

*Continued on next page*



## *Wear and Tear – Exterior con't*

### **Non-Chargeable Wear and Tear**

- 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*

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

### **Non-Chargeable Wear and Tear**

- 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*

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

## **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*

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

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

Or contact our Renewal & Maturity Centre at 1-800-387-5399, Option 3

### **Can my Honda dealer perform the inspection on my vehicle?**

In order to best ensure a fair evaluation of your leased vehicle, Honda 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 Honda Financial Services?**

When repairs have been completed, it is important that you contact your local Honda 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 Honda 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 our Renewal & Maturity Centre at 1-800-387-5399, Option 3, 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.