

# WHY LEASE?

## Responses to Common Client Questions

Leasing an Acura through Acura Financial Services® (AFS) comes with many advantages clients may not know about. Here are responses to common questions about leasing.

Q: Is there a limit to the number of miles I can drive with a lease?

A. When you select the Acura Luxury Lease™ you have choices. You can choose a lease plan that allows you to drive 10,000, 12,000 or 15,000 miles per year, with the option of purchasing additional mileage when you sign your lease contract.

Q: What if I drive over or under my contracted miles?

A. If you drive more or less than your contracted miles, you may be covered with Acura Loyalty Advantage! With Acura Loyalty Advantage, if you exceed your contracted lease miles, you can have half of your excess mileage waived (up to 7,500 miles)<sup>2</sup> with Mileage Forgiveness.™ Plus, we'll give you 1,000 additional miles just for leasing with us. Or if you end up driving fewer than your contracted lease miles, Momentum Miles™ will allow you to roll over your unused lease mileage to your next Acura Luxury Lease (up to 15,000 miles)<sup>3</sup>

Q: I drive a lot of miles; isn't it better to purchase?

A. If you drive a lot of miles, leasing an Acura makes better sense than purchasing one. When you lease, you can trade in your vehicle frequently. If you drive a lot of miles and purchase your vehicle, you may end up "paying" a lot more for the miles you've driven with a lower trade-in value.

Q: Am I protected with a lease in case my Acura is deemed a total loss because of theft or an accident?

A. Yes. All Acura Luxury Leases include Guaranteed Asset Protection (GAP) coverage, which covers the difference between what you owe on your lease and what the vehicle insurance pays should your vehicle be stolen or deemed a total loss in an accident.

Q: Don't I have to pay for wear-and-use charges?

A. All Acura Luxury Leases include a \$1,500 Excessive Wear and Use Waiver,<sup>4</sup> which should more than cover most drivers. And consider this: If you purchased your vehicle, wear and use (those door dings and upholstery tears) could cost you in the form of a lower trade-in value. Leasing can actually be more forgiving when it comes to wear and use.

Q: What if I prefer to own my vehicles?

A. When you lease an Acura, not only do you enjoy all the benefits of leasing, but you also have options at lease-end: You can purchase your current vehicle or lease or purchase a new Acura. The choice is yours.

## Acura Luxury Lease™ Features and Benefits:

- Acura Loyalty Advantage<sup>1</sup>:
  - Mileage Forgiveness™: Option to have up to 7,500 excess miles waived—plus an extra 1,000 miles added to the new base-mileage amount—with the signing of a new Acura Luxury Lease.
  - Momentum Miles™: Option to have up to 15,000 unused miles rolled over to the next Acura Luxury Lease.
- Low up-front costs.
- No disposition fee. This is a typical fee that is usually due at lease end that you won't have to pay
- No purchase-option fee.
- \$1,500 Excessive Wear and Use Waiver included. AFS will waive excessive wear and use charges caused by one or more single events, each of which totals less than \$500 to repair, up to a maximum of \$1,500.
- Guaranteed Asset Protection (GAP) included.
- Low-mileage option.
- Option to purchase additional mileage for 10¢ per mile at contract signing.
- Lease terms from 24 to 60 months.
- Guaranteed purchase price.
- Low monthly payments.
- Freedom to customize with Acura Genuine Accessories.
- Option to purchase Acura Care® Vehicle Service Contract (VSC) protection.

<sup>1</sup>Acura Loyalty Advantage eligibility is subject to verification and credit approval by Acura Financial Services. Acura Loyalty Advantage benefits expire 180 days from your lease maturity date. <sup>2</sup>If you are over mileage, up to 7,500 excess miles are eligible for waiver if you finance a lease or retail purchase of a new Acura from a participating Acura dealer through Acura Financial Services. <sup>3</sup>If you are under mileage, up to 15,000 miles can be rolled over to your next leased Acura financed by Acura Financial Services if the new Acura is leased from a participating Acura dealer. <sup>4</sup>Maximum of \$500 per incident; total of \$1,500. ©2011 Acura Financial Services® is a DBA of American Honda Finance Corporation and both are service marks of Honda Motor Co., Ltd. Acura, the stylized "A" logo, Acura Care, Acura Luxury Lease, Momentum Miles, Mileage Forgiveness, and Acura vehicles are trademarks of Honda Motor Co., Ltd. ALEASELL3/11