

**CHRYSLER**  
CAPITAL®

**EXPATRIATE  
PROGRAM GUIDE**



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## EXPATRIATE POLICY

Chrysler Capital has the approval authority to allow lease transactions to be originated if the individual meets the program requirements noted below:

- » Eligible through the Chrysler Capital auto originations channel only
- » Eligible vehicles include new, untitled FCA US LLC products
- » Eligible programs include standard and incentivized lease
- » Monthly payment cannot exceed 25 percent of the gross monthly income (PTI < 25%)
  - Example: \$4,166 per month x 25% = \$1,041 max payment
- » Minimum gross income of \$50,000 per year
- » Visa types L-1, E-2, H1-B which are permitted to work in the United States
  - Foreign government employees **are not eligible** for this lease program
- » Lease term duration cannot exceed the L-1 visa, E-2 visa, H1-B visa expiration date or I-94 Admit Until date
- » Employment start date must be prior to the lease contract date
- » The Expatriate Lease Program is subject to specific conditions regarding down payment, security deposits, acquisition fees and capitalized cost reduction, if applicable
- » The applicants that meet the expatriate qualifications will receive no less than a tier 1 approval
- » Cannot violate Santander Consumer USA Global Standard Policies

## ELIGIBLE VEHICLES

Any new FCA US LLC product

## ELIGIBLE PROGRAMS

Standard and incentivized lease transactions

## EXPATRIATE STIPULATIONS AND REQUIREMENTS

To be considered for this program, a dealer must provide the following information for each applicant prior to final approval and funding:

- » Proof of residence
- » Proof of income - Checkstub dated within 30 days of contract date
- » At the time of credit decision, a copy of the applicant's United States Social Security card or a copy of the application submitted to the Social Security Administration
- » At the time of funding, a copy of the Social Security card is required OR a completed Authorization for the Social Security Administration (SSA) to Release Social Security Number (SSN) Verification
- » Copy of the applicant's visa (L-1, E-2, H1-B) with expiration date not to exceed lease contract terms
- » Copy of I-94 form
- » The lease term on the contract cannot exceed the Visa expiration date
- » Copy of valid passport
- » Two personal references from individuals residing in the United States, including their name, address and phone number
- » Letter from an employer stating applicant's position, hire date, income and length of stay in the United States

# EXPATRIATE VISA TYPES

Below are the visa types that Chrysler Capital will accept for the expatriate program.

## L-1 VISA

- » The L-1 visa facilitates the temporary transfer of a foreign worker in the managerial, executive or specialized knowledge category to the United States to continue employment with an office of the same employer, its parent, branch, subsidiary or affiliate
- » Granted for three years; extendable up to seven years

## H-1B VISA

- » A nonimmigrant visa in the United States under the Immigration and Nationality Act, section 101(a)(17)(H)
- » Allows U.S. employers to temporarily employ foreign workers in specialty occupations
- » Granted three years; extendable up to five years

## E-2 VISA

- » The E-2 investor visa allows an individual to enter and work inside of the United States based on an investment he or she will be controlling, while inside the United States
- » This visa must generally be renewed every two years, but there is no limit to how many times one can renew
- » The investment must be substantial

## I-94 FORM


- » The I-94 is the arrival and departure record for individuals during the time of entry into the United States
- » The form is in either paper or electronic format and is issued by a Customs and Border Protection (CBP) Officer to foreign visitors entering the United States
- » After April 30, 2013, most arrival and/or departure records will be created electronically upon arrival

**Please check with your Commercial Underwriter for any exceptions of document questions.**

# EXPATRIATE REQUIRED DOCUMENTS

## EXPATRIATE DEALER CHECKLIST

The Expatriate Program checklist provides a full list of program details and requirements, funding requirements and other important information. Use this list and the document examples on the following pages to help you put together a complete packet.





# EXPATRIATE PROGRAM

|                          |                              |
|--------------------------|------------------------------|
| <b>ELIGIBLE VEHICLES</b> | NEW FCA US LLC BRAND VEHICLE |
| <b>ELIGIBLE PROGRAMS</b> | LEASE ONLY                   |

To be considered for Chrysler Capital's Expatriate Program please provide the following information for each applicant prior to final approval and funding:

### PROGRAM REQUIREMENTS

*(may be required, refer to callback)*

- Proof of employment
  - Letter from employer must be on company letterhead and include applicant's position, hire date and location of applicant's work assignment
- Proof of income
  - Checkstub dated within 30 days of contract date
- Proof of residence
- Form I-94
- Copy of valid passport
- Copy of current visa (L-1, E-2 or H1-B) with expiration date
- Term of the lease cannot exceed visa expiration date
- Two personal references from individuals residing in United States

### FUNDING REQUIREMENTS\*

*(required on all deals)*

- United States Social Security card
- Copy of valid insurance
- Copy of ONE of the following forms of photo identification cards:
  - State-issued driver's license;
  - State-issued ID card;
  - Driver's license from applicant's country of origin
- Signed credit application
- Signed Chrysler Capital Lease Contract
- Invoice
- Purchase Agreement/Buyer's Order
- Copy of final approval with barcode
- Title application
- Odometer statement
- Warranty or CH&L assigned contract (if applicable)
- Assignment form (if not signed on contract)

### IMPORTANT INFORMATION

- Customer interview may be required on all returned deals
- Approvals are good for 30 days from initial submission

### ADDRESSES

|                                                                                                                  |                                                                                             |                                                                                                   |                                                                                                                            |
|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| <b>FEDEX</b><br>Chrysler Capital<br>eDocs Program, Suite 2049<br>4054 Willow Lake Boulevard<br>Memphis, TN 38153 | <b>TITLE INFORMATION</b><br>CCAP Auto Lease Ltd.<br>P.O. Box 961272<br>Fort Worth, TX 76161 | <b>LESSOR INSURANCE NOTIFICATION</b><br>CCAP Auto Lease Ltd.<br>P.O. Box 4210<br>Carmel, IN 46082 | <b>FIRST PAYMENT ADDRESS</b><br>Chrysler Capital<br>5201 Rufe Snow Dr. Suite 400<br>North Richland Hills, TX<br>76180-6036 |
|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|

\*Certain states require additional documents/stipulations. Chrysler Capital requires that all state-mandated documents/stipulations accompany those specific deals.

|                                |                                              |                     |
|--------------------------------|----------------------------------------------|---------------------|
| <b>COMMERCIAL UNDERWRITING</b> | <b>COMMERCIALCREDIT@CHRYSLERCAPITAL.COM</b>  | <b>855.541.7744</b> |
| <b>COMMERCIAL FUNDING</b>      | <b>COMMERCIALFUNDING@CHRSYLERCAPITAL.COM</b> | <b>855.976.9766</b> |

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# PROOF OF RESIDENCE - EXAMPLE

## BASIC RENTAL AGREEMENT OR RESIDENTIAL LEASE

This Rental Agreement or Residential Lease shall evidence the complete terms and conditions under which the parties whose signatures appear below have agreed. Landlord, \_\_\_\_\_, shall be referred to as "OWNER" and Tenant(s) \_\_\_\_\_, shall be referred to as "RESIDENT." As consideration for this agreement, OWNER agrees to rent/lease to RESIDENT and RESIDENT agrees to rent/lease from OWNER for use solely as a private residence, the premises located at \_\_\_\_\_ in the city of \_\_\_\_\_.

1. **TERMS:** RESIDENT agrees to pay in advance \$ \_\_\_\_\_ per month on the \_\_\_\_ day of each month.
2. **LATE CHARGE:** A late fee of \$ \_\_\_\_\_, shall be added and due for any payment of rent made after the \_\_\_\_\_ of the month. Any dishonored check shall be treated as unpaid rent, and subject to an additional fee of \$ \_\_\_\_\_.
3. **UTILITIES:** RESIDENT agrees to pay all utilities and/or services based upon occupancy of the premises except \_\_\_\_\_.
4. **OCCUPANTS:** Guest(s) staying over 15 days without the written consent of OWNER shall be considered a breach of this agreement. ONLY the following individuals and/or animals, AND NO OTHERS shall occupy the subject residence for more than 15 days unless the expressed written consent of OWNER obtained in advance \_\_\_\_\_.
5. **PETS:** No animal, fowl, fish, reptile, and/or pet of any kind shall be kept on or about the premises, for any amount of time, without obtaining the prior written consent and meeting the requirements of the OWNER. Such consent if granted, shall be revocable at OWNER'S option upon giving a 30 day written notice. In the event laws are passed or permission is granted to have a pet and/or animal of any kind, an additional deposit in the amount of \$ \_\_\_\_\_ shall be required along with additional monthly rent of \$ \_\_\_\_\_ along with the signing of OWNER'S Pet Agreement. RESIDENT also agrees to carry insurance deemed appropriate by OWNER to cover possible liability and damages that may be caused by such animals.
6. **NOISE:** RESIDENT agrees not to cause or allow any noise or activity on the premises which might disturb the peace and quiet of another RESIDENT and/or neighbor. Said noise and/or activity shall be a breach of this agreement.
7. **DESTRUCTION OF PREMISES:** If the premises become totally or partially destroyed during the term of this Agreement so that RESIDENT'S use is seriously impaired, OWNER or RESIDENT may terminate this Agreement immediately upon three day written notice to the other.
8. **CONDITION OF PREMISES:** RESIDENT acknowledges that he has examined the premises and that said premises, all furnishings, fixtures, furniture, plumbing, heating, electrical facilities, all items listed on the attached property condition checklist, if any, and/or all other items provided by OWNER are all clean, and in good satisfactory condition except as may be indicated elsewhere in this Agreement. RESIDENT agrees to keep the premises and all items in good order and good condition and to immediately pay for costs to repair and/or replace any portion of the above damaged by RESIDENT, his guests and/or invitees, except as provided by law. At the termination of this Agreement, all of above items in this provision shall be returned to OWNER in clean and good condition except for reasonable wear and tear and the premises shall be free of all personal property

# PROOF OF INCOME - EXAMPLES

**Check Stub** - Dated within 30 days of contract date

| YOUR COMPANY NAME<br>555 CIRCLE STREET, JACKSONVILLE FL |                | EARNINGS STATEMENT      |             |                        |         |           |
|---------------------------------------------------------|----------------|-------------------------|-------------|------------------------|---------|-----------|
| EMPLOYEE NAME / ADDRESS                                 | SSN            | REPORTING PERIOD        | PAY DATE    | # 30035                |         |           |
| John Doe, 123 ABC Street, Jax FL                        | XXX-XX-1234    | 06/22/2013 - 06/28/2013 | 06/30/2013  | Employee # 123         |         |           |
| INCOME                                                  | RATE           | HOURS                   | CURRENT PAY | DEDUCTIONS             | TOTAL   | YTD TOTAL |
| GROSS EARNINGS                                          | 11.47          | 40                      | 458.8       | STATUTORY DEDUCTIONS   |         |           |
|                                                         |                |                         |             | FICA - MEDICARE        | 6.65    | 206.15    |
|                                                         |                |                         |             | FICA - SOCIAL SECURITY | 27.53   | 853.43    |
|                                                         |                |                         |             | FEDERAL TAX            | 45.88   | 1422.28   |
|                                                         |                |                         |             | STATE TAX              | 0       | 0.00      |
| YTD GROSS                                               | YTD DEDUCTIONS | YTD NET PAY             | TOTAL       | DEDUCTIONS             | NET PAY |           |
| 14222.80                                                | 3050.09        | 11172.71                | 458.8       | 98.39                  | 360.41  |           |

## Bank Statement

**CHASE**

JPMorgan Chase Bank N.A.  
Ohio-West Virginia Markets  
P O Box 260180  
Baton Rouge, LA 70826-0180

July 1, 2008 through July 31, 2008  
Primary Account: 0000988081483

**CUSTOMER SERVICE INFORMATION**

WebSite: [www.Chase.com](http://www.Chase.com)  
 Service Center: 1-800-935-9935  
 Hearing Impaired: 1-800-242-7383  
 Para Espanol: 1-877-312-4273  
 International Calls: 1-713-262-1679

**CHECKING SUMMARY**

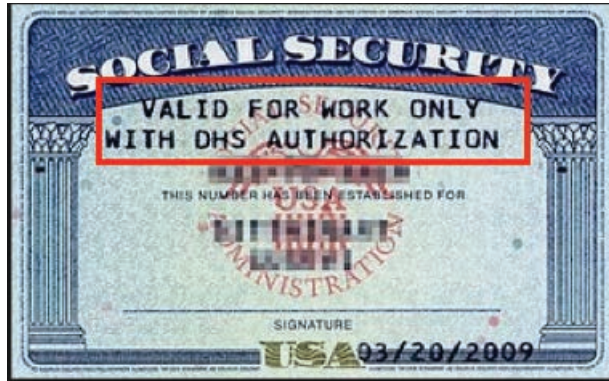
|                                   | INSTANCES | AMOUNT              |
|-----------------------------------|-----------|---------------------|
| <b>Beginning Balance</b>          |           | <b>\$81,607.40</b>  |
| Deposits and Additions            | 10        | 125,883.63          |
| Checks Paid                       | 2         | - 3,160.04          |
| Other Withdrawals, Fees & Charges | 4         | - 15,025.68         |
| <b>Ending Balance</b>             | <b>16</b> | <b>\$109,296.31</b> |

This message confirms that you have overdraft protection on your checking account.

**DEPOSITS AND ADDITIONS**

| DATE                                | DESCRIPTION | AMOUNT              |
|-------------------------------------|-------------|---------------------|
| 07/02                               | Deposit     | \$17,120.00         |
| 07/09                               | Deposit     | 24,610.00           |
| 07/14                               | Deposit     | 11,424.00           |
| 07/15                               | Deposit     | 1,340.00            |
| 07/21                               | Deposit     | 5,000.00            |
| 07/21                               | Deposit     | 3,120.00            |
| 07/23                               | Deposit     | 33,138.00           |
| 07/28                               | Deposit     | 18,114.00           |
| 07/30                               | Deposit     | 6,908.63            |
| 07/30                               | Deposit     | 5,100.00            |
| <b>Total Deposits and Additions</b> |             | <b>\$125,883.63</b> |

## SOCIAL SECURITY CARD - EXAMPLE



## VISA - EXAMPLE







# EMPLOYMENT LETTER - EXAMPLE



29 August 2017

To whom it may concern:

Bugs Bunny is employed with Santander Consumer USA in the United States as a Senior Carrot Control Specialist. His start date was May 4, 2017, and is contracted through May 31, 2022. Mr. Bunny's annual gross salary is \$88,500 USD. If you require further information, please contact me directly at 800.555.8888, extension 321.

Sincerely,

A handwritten signature in black ink that reads "Elmer Fudd". The signature is written in a cursive, slightly stylized font.

Elmer Fudd  
Senior HR Coordinator  
Santander Consumer USA  
Dallas, Texas

Santander Consumer USA Inc.  
1601 Elm St., Suite 800, Dallas, TX 75201  
PHONE 214.634.1110 FAX 214.630.0828 WEB [www.santanderconsumerusa.com](http://www.santanderconsumerusa.com)

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