



SMALL BUSINESS PROGRAM OVERVIEW

UNDERWRITING CONTACT

commercialcredit@chryslercapital.com
commercialfunding@chryslercapital.com

COMMERCIAL SALES MANAGER

Click here to download **COMMERCIAL CONTACT SHEET**

DEALER BENEFITS

- » Establishing solid relationships with small business owners can lead to future sales
- » Chrysler Capital offers contracting options, such as business name only or third party guarantee
- » With Chrysler Capital Small Business financing, upfits can be included

CUSTOMER BENEFITS

- » Chrysler Capital has several programs to meet the needs of small business owners
- » Chrysler Capital offers a line of credit for small businesses in need of multiple units
- » FCA US LLC offers a variety of makes and models to meet the needs of most small businesses

FINANCE

Standard Rates

- » 24 - 75 months

Incentivized Rates

- » 24 - 84 months

Transactions that Qualify for the Small Business Retail Program

- » Multiple-vehicle purchase
- » Upfit vehicles
- » Commercial use

LEASE

Standard Lease

- » ALG residuals
- » Small business rates

Incentivized Lease

- » Same as consumer leases

DEALERSHIP PURCHASE / SERVICE LOANER

- » Discounted / incentivized rate
- » Flexibility with audits

CONSUMER APPLICATIONS THAT ARE OWNER / SELF-EMPLOYED

- » Small businesses
- » Ram ProMaster® / Ram ProMaster City®
- » Ram 4500, Ram 5500, Ram Chassis Cab

TERMINAL RENTAL AGREEMENT CLAUSE

Terminal Rental Agreement Clause is an equipment lease program that provides options for businesses and individuals who want the ultimate flexibility in their lease – flexible payment, flexible term, flexible residual and flexible lease-end options

- » Upfits can be included
- » No wear & tear
- » Flexible structure
- » No mileage restrictions
- » Positive tax implications*

[Click here to download **TRAC LEASE PROGRAM GUIDE**](#)

*Tax advantages may be available and customers should contact a tax advisor to see if they are eligible for tax deductions.

THIRD PARTY GUARANTEE

With a third-party guaranty from Chrysler Capital, business transactions are linked to the business and the personal name of the client stays off the vehicle contract and title. Third Party Guarantee allows customers to build their business credit history, minimize personal liability and take advantage of small business tax breaks.

- » Protects personal credit and personal finances
- » Build business credit and buying power
- » No personal liability in case of a traffic accident
- » Ability to purchase multiple vehicles

CREDIT LINE

A Small Business Credit Line is established for customers who need multiple units and often exceed the \$200,000 mark. Servicing customers with a commercial credit line can easily help secure future business sales.

- » Up to \$2.5 million
- » Separate credit line application
- » Good for 12 months
- » Compatible with all Chrysler Capital small business programs

[Click here to download **CREDIT LINE APPLICATION**](#)

MUNICIPAL

Chrysler Capital and Santander Bank, N.A. have partnered to offer flexible financing options for emergency and law enforcement vehicles, as well as those necessary for public entity, education and city, state and county usage.

- » Eligible with a non-appropriation clause

[Click here to visit the **MUNICIPAL WEB PAGE**](#)

EXPATRIATE

The Expatriate Program offers foreign persons working in the United States under a visa the option to lease a Fiat Chrysler Automobiles vehicle through Chrysler Capital.

- » Lease only for for new FCA US LLC vehicles
- » Specific checklist and program rules

[Click here to download **EXPATRIATE PROGRAM GUIDE**](#)

MOBILITY

The Mobility Program is designed for customers with physical challenges, providing finance options for accessible vehicles.

- » New and used vehicles
- » Specific for wheelchair upfits
- » Retail contracts only

[Click here to download **MOBILITY PROGRAM GUIDE**](#)