

## Underwriting contact

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## Small Business Sales Manager

Name  
Phone Number  
Email

[Click here to download Small Business Auto 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

## Consumer applications that are owner or self-employed

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

## 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
- » Stellantis offers a variety of makes and models to meet the needs of most small businesses

## Dealer purchase or service loaner

- » Discounted or incentivized rate
- » Flexibility with audits

## Finance

**Standard rates** » 24 - 75 months  
**Incentivized rate** » 24 - 72 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

## 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
- » Positive tax implications\*
- » No mileage restrictions
- » Flexible structure
- » No wear and tear

[Click here to download TRAC Lease program guide](#)

## Third-party guarantee

With a third-party guarantee from Chrysler Capital, business transactions are linked to the business and the personal name of the client stays off the vehicle contract and title. The 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
- » No personal liability in case of a traffic accident
- » Build business credit and buying power
- » Ability to purchase multiple vehicles

## 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. These vehicles are eligible for sale with a non-appropriation clause.

[Click here to visit the Municipal web page](#)

## 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](#)

## Expatriate

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

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

[Click here to download Expatriate program guide](#)

## Credit line

A Small Business Credit Line is established for customers who need multiple units and often exceed the \$350,000 mark. Servicing customers with a Small Business Credit Line can easily help secure future business sales.

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

[Click here to download Credit line application](#)



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

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