### CHRYSLER C A P I T A L.

### **STANDARD RETAIL RATES - 07.01.25 - 07.31.25**

Assignment Fees*	Rates as Low as**	Advance Before Backend	Max LTV	Min Income	Max Participation***
\$0 - \$149	6.29% APR	135%	145%	\$2,100	Up to 2.5%

# Please note: the rates and information included here are not applicable to commercial vehicles or small business and commercial contracts. For commercial transactions, please reference the commercial retail and lease rate sheets.

\*Assignment fees vary by tier/term. See callback for details

\*\*Rates based on 60-month term and great deal structure including low LTV and PTI.

\*\*\*Maximum participation limits up to 2.5% for terms between 12-60 months and up to 2% on terms between 61 and 75 months. Up to 1.5% for 84-month terms. Not every term or transaction type qualifies for the maximum allowable participation. Consideration is also given to credit quality and deal structure. Please check your callback for eligibility details.

84-month max term for all new FCA US brand vehicles.

Advance on new vehicle is based on manufacturer invoice.

Weekly KBB which encompasses date on RIC used to determine vehicle value in the following dealer states: AZ, CA, CO, HI, MT, ID, NM, NV, OR, UT, WA, WY. All other states use monthly J.D. Power values based on region. Valuation source is based on dealer location. Book out date must match month on signed contract.

Minimum line 3 front-end advance on retail installment contracts is \$7,500.

Vehicles up to 9 years and up to 120,000 miles may be eligible.

If written at buy rate, dealer may be eligible for a flat.

Amount Financed	Flat Amount <sup>+</sup>		
\$10,000 - \$14,999	\$100		
\$15,000 - \$19,999	\$150		
\$20,000 - \$24,999	\$200		
\$25,000 - \$29,999	\$250		
\$30,000 - \$34,999	\$300		
\$35,000 - \$75,000	\$350		

<sup>†</sup>Please refer to callback for flat eligibility. All subvented rates get a \$150 flat regardless of amount financed.

We offer a 75/25 split for participation calculated using the ratio method: ([dealer part / contract rate] x total finance charge x split)

FUNDING PACKAGE ADDRESS			TITLING ADDRESSES		
FedEx	All Couriers		Lienholder & Assignment Address	Loss Payee	
Chrysler Capital Suite 2049 4054 Willow Lake Blvd Memphis, TN 38153	Chrysler Capital Suite 2049 4054 Willow Lake Blvd Memphis, TN 38118		Chrysler Capital P.O. Box 961272 Fort Worth, TX 76161	Chrysler Capital P.O. Box 3610 Carmel, IN 46082	

CREDIT PHONE 855-541-7717 FUNDING PHONE 855-976-9766 To view incentivized offers, please visit the Chrysler Capital Dealer Website (via DealerCONNECT www.dealerconnect.com) Incentivized rates and residuals are subject to manufacturer rules and must be contracted within the manufacturer's incentive period.

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### STANDARD STIPULATIONS:

- » Vehicle must be intended for applicant(s) use; Straw purchases are not allowed.
- » Dealer must validate identity of each applicant and ensure the accuracy of information provided on the credit application; failure to validate identity of applicant(s), or the submission of inaccurate information, may result in the contract being returned or unwound
- » Must confirm all incentivized program terms and eligibility requirements through the incentive configurator on DealerCONNECT
- » All vehicles model year 2023 and older must be booked out
- » Include bookout for all used units; see Underwriting Guidelines for ineligible vehicles
- » A collateral history report will be obtained at funding to verify vehicle eligibility
- » Vehicles certified under the FCA US CPOV/CPO Go program are eligible to add \$1,000 to the book value
- » Vehicles contracted as "new" with more than 6,000 miles should be classified as "used" for collateral valuation purposes and valued using J.D. Power valuations (formerly NADA)/KBB; if applicable and J.D. Power valuations (formerly NADA)/KBB valuation is not available, use like invoice calculation
- » Minimum amount financed for 84 months is \$15,000; minimum amount financed for all other terms is \$7,500
- » Backend guidelines include:
  - » Vehicle Service Contract (VSC) up to \$6,500 or VSC MSRP
  - » GAP up to \$1,200, minimum line 3 LTV 70% or state-mandated minimum
    » In IN and SC only, minimum is calculated using J.D. Power valuations (formerly NADA) Retail Value
    » For all other states, minimum is calculated using J.D. Power valuations (formerly NADA) Trade Value
    » MVP products are recommended
  - » More products are recommended
    » Cannot exceed approved max LTV
  - » Refer to callback for specific backend financing guidelines
- » Must obtain final approval before contracting
- » Any changes to the amount financed and/or deal structure are subject to price adjustments
- » Ensure the contract is approved, signed by the applicant(s), dealer, and assigned to Chrysler Capital, unless otherwise noted on callback
- » Contract packages with credit approvals that are expired upon receipt will be returned; a new application should be submitted and a new approval obtained
- » Rebates must be disclosed as rebate on contracts and cannot be disclosed as cash down payment
- » Compliance with the Wisconsin Marital Property Law is required
- » A Buyer's Order is only required for the states of Colorado, Illinois, Iowa, Missouri and New Hampshire
- » Chrysler Capital prefers all contracted parties to be listed on the title application/guarantee of title; a Notice to Co-Signer form is required for deals with only one borrower listed on the title application; in the state of Illinois, a Notice to Co-Signer is required for both applicants
- » A valid U.S. government-issued ID card is required for all applicants
- » A physical address is required to fund; post office boxes are not acceptable physical addresses (APOs and FPOs are acceptable)
- » Proof of insurance is required
- » Purchasing multiple Chrysler Capital units requires credit manager approval
- » First contract received will fund, others will be subject to return

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