

# RETAIL PROGRAM GUIDE



REVISED 10/2020



## RETAIL FINANCING PROGRAM OVERVIEW

### ELIGIBLE VEHICLES

- » Any new FCA US vehicle
- » FCA US Certified Preowned vehicles
- » Preowned FCA US vehicles
- » New vehicles of other makes
- » Preowned vehicles of other makes

### INELIGIBLE VEHICLES

- » Motor homes
- » Driver's education-use vehicles
- » Emergency or law enforcement vehicles
- » Frame-damaged vehicles
- » Hail or flood-damaged vehicles that have not been fully repaired
- » Vehicles with a branded title, including Lemon Law
- » Limousines
- » Compressed natural gas vehicles
- » Modified, customized or racing vehicles
- » Vehicles not originally manufactured for sale in the United States

### RATES

Chrysler Capital publishes standard rates on the Chrysler Capital Dealer Website via DealerCONNECT. Rate programs are also communicated by your Dealer Relationship Manager. Rates for specific deals are communicated on the callback via Dealertrack or RouteOne. Subvented retail program rates are available in DealerCONNECT.

### CONTRACTED APR/MAX BUY RATE

Chrysler Capital will not accept contracts written with an APR that exceeds the approved final rate (final rate = buy rate + any qualifying participation).

### PARTICIPATION

We offer an 75/25 split for participation calculated using the ratio method ( $[\text{dealer part} / \text{contract rate}] \times \text{total finance charge} \times \text{split}$ ). See Standard Retail Rate Sheet for maximum participation by tier.

### TERMS

Terms between 12 and 84 months are available. Please see the Standard Retail Rate Sheet for details and availability.

### MINIMUM AMOUNT FINANCED

\$7,500

The minimum amount financed for any retail contract is calculated as follows:

- » Cash price - down payment = unpaid balance of cash price

The minimum amount financed does not include tax, title and license, add-ons, vehicle service contracts, etc.

## PREVIOUS MODEL YEAR NEW CAR VALUATION

Effective July 1 of every calendar year, unless otherwise communicated, Chrysler Capital will use the book value (instead of invoice) of all new prior model year vehicles.

## CURRENT MODEL YEAR PREOWNED VEHICLES

When using a like invoice to determine vehicle value, utilize the chart below for standard allowances on all vehicles with more than 500 miles.

Chrysler Capital will not accept like invoice of off-lease fleet vehicles.

FCA US BRAND LIKE INVOICE GRID				
Make	Minimum Mileage	Maximum Mileage	CCAP Allowance FCA US Vehicles	Standard Allowance Other Makes (% of like invoice)
Chrysler, Dodge, FIAT® Jeep, and Ram	501	6,000	92.5	90
	6,001	12,000	87.5	82.5
	12,001	18,000	82.5	75
	18,001	24,000	72.5	62.5
	24,001	99,999	62.5	50

## PARTICIPATION CHARGEBACK POLICY

In the event that a customer does any of the following prior to Chrysler Capital's receipt of the third, full, monthly installment payment, Chrysler Capital will notify the dealership of the circumstance:

- » Pays the contract in full
- » Fails to meet the scheduled payment obligations defined in their contract
- » Seeks bankruptcy protection under any applicable federal or state bankruptcy, insolvency or other similar law

After having received notification of the aforementioned circumstance, the dealer shall, within five days and in writing, notify Chrysler Capital which of the following options they choose to elect:

- » Return to Chrysler Capital the participation funds paid
- » Agree to an offset, which will allow Chrysler Capital to withhold the amount of chargeback owed from the proceeds of current contracts that dealer is seeking funded

## SOLD ORDER PROTECTION

Sold order protection is available when a vehicle is sold to, or ordered for, a customer during an incentive program, and that program will be expired by the time the vehicle is delivered. The Chrysler Capital Sold Order Protection Policy works in conjunction with the Chrysler Group Sold Order Consumer Incentive Program available on DealerCONNECT. All program rules must be adhered to as listed in the Gold Book. To qualify for the program, please see the Sold Order Protection Checklist located on the Chrysler Capital Dealer Website.

The dealer must submit the customer application to Chrysler Capital and notify their retail credit buyer that the customer's deal is eligible for sold order protection. Sold order protection is available for consumer incentive programs as of the date of the buyer's order and deposit or the date of delivery.

Sold order protection will not protect the residual value for a lease contract.

Acquisition fees will be honored based on the applicable period.

In the event that the buyer's order date and delivery date are in different incentive time periods, the customer has the option to choose the time period for incentives. All programs and incentives must be used for only the selected time period. If the dealer and/or customer decide to choose the current incentives the dealer must submit a new application. The new application would be subject to approval based on a recent credit report and, if applicable, updating the tier, rates and incentives for the new time frame.

Chrysler Capital reserves the right to modify, change and/or amend the Sold Order Protection Policy at any time.