

RETAIL FINANCING PROGRAM GUIDELINES

ELIGIBLE VEHICLES

- » Any new vehicle
- » FCA US Certified Preowned vehicles
- » Any preowned vehicles

INELIGIBLE VEHICLES

Ineligible vehicles include but are not limited to recreational vehicles, exotics, motorcycles, boats, all-terrain vehicles, van conversions, trailers, right hand drive, hail damage, vehicles made by defunct manufacturers, grey market and/or vehicles with frame damage, salvaged or reconditioned titles, commercial vehicles, including vehicles to be used for livery or delivery (taxis, ride-share (i.e. Uber, Lyft, etc.), for-hire (i.e. Uber Eats, DoorDash, GrubHub, etc.)).

Note: commercial/livery/delivery vehicles may be eligible through the Small Business channel.

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 a 75/25 split for participation calculated using the ratio method **(dealer part / contract rate) x total finance charge x split**. See [Standard Retail Rate Sheet](#) for maximum participation by tier.

TERMS - Terms between 12 and 84 months are available. 84-month contracts must receive approval at 84 months to qualify. 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.

NEW CAR VALUATION - Current model year vehicles with less than 6,000 miles should be valued based upon the invoice. 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.

PREVIOUS MODEL YEAR NEW CAR VALUATION - Effective July 1 of every calendar year, unless otherwise communicated, Chrysler Capital will use the clean trade (instead of invoice) of all new prior model year vehicles.

Note: Chrysler Capital uses monthly book value.

CURRENT MODEL YEAR PREOWNED VEHICLES - When using a like invoice to determine vehicle value, utilize the chart below for standard allowances.

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

LIKE INVOICE GRID		
Minimum Mileage	Maximum Mileage	CCAP Allowance
0	500	95%
501	6,000	95%
6,001	12,000	90%
12,001	18,000	85%
18,001	24,000	75%
24,001	99,999	75%

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. Sold Order Protection is a Fiat Chrysler Automobiles Program administered by Chrysler Capital. 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 for a listing of documents required at the time of funding.

The dealer must submit the customer application to Chrysler Capital and notify their 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 sold order date listed on the Incentive Configurator.

In the event that the sold 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 and are subject to approval based on a recent credit report.

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

ANCILLARY PRODUCTS

All ancillary products must be disclosed on the contract/agreement. Supporting documentation must be obtained and validated when purchased. See [Ancillary Product Grid](#), located on the Chrysler Capital Dealer Website under Docs & Training, for more details.