



MAZDA FINANCIAL SERVICES

LEASE-END GUIDE AND CHECKLIST



FINANCIAL SERVICES



BE PREPARED FOR THE END OF YOUR LEASE

When your lease comes to an end you can take one of three roads
and the choice is entirely your own.
Each road has a different end and we've mapped each journey out for you.

OPTION ONE

Turn in your vehicle and purchase or lease a new Mazda¹

You have the option to either explore a newer model of what you are already driving or start a new adventure with a completely different Mazda.

- Explore new models online at mazdausa.com
- Schedule a test drive at your local dealership
- Plan to have Disposition Fee waived as a returning guest²



OPTION TWO

Return your vehicle to your Mazda dealership

If you are not quite ready for your next Mazda, you have the option to return your vehicle to a Mazda dealership³ by Lease-end. Your originating Dealer is required to process the vehicle return. Most Mazda Dealers will process a return even if they did not originate the lease, but we recommend contacting them to confirm and schedule a turn-in appointment.

- Ensure all contracted payments and miscellaneous fees, including the Disposition Fee, are paid to Mazda Financial Services

OPTION THREE

Purchase the vehicle you're currently driving

If you love your current Mazda and don't want the current journey to end, you have the option to purchase your vehicle. You can obtain a quote for payoff by logging into your Mazda Financial Services (MFS) online account or contacting MFS at (866) 693-2332. If you need financing, your dealership can assist you.

¹. Leasing a new Mazda or financing the purchase of your current Mazda are on approved credit through Mazda Financial Services at your participating dealer. Not all applicants will qualify. Additional options are available. See your Mazda dealer for details.

². Disposition fee will be automatically waived if:

- You lease or finance your next Mazda through Mazda Financial Services at your participating dealer. OR;
- You've had three or more lease or finance contracts with Mazda Financial Services.

Available for qualified applicants on approved credit through Mazda Financial Services at your participating dealer. Not all customers will qualify. The lease of purchase must be finalized no earlier than 31 days prior to or no later than 90 days following the earlier of your account maturity date or the date you return/ground your leased vehicle. We will proactively attempt to waive or credit your account within 30 days of your purchase/lease. If the fee is not waived during this time period, contact us at (866) 693-2332.

³. The vehicle must be returned to an authorized Mazda Dealer. If you return the vehicle to a third-party dealership, this is an unauthorized third-party vehicle return and you remain responsible for all obligations under the lease agreement until we receive the payoff funds and all required documentation, or the vehicle is delivered to a Mazda Dealer.



SCHEDULE A COMPLIMENTARY VEHICLE INSPECTION

mazdafinancialservices.com/leasereturn | (866) 693-2332

Mazda Financial Services Lease-End Guide

GET AN INSPECTION

Schedule a complimentary vehicle inspection

In preparation for lease-end, we recommend you take advantage of an optional inspection.⁴ Schedule your complimentary inspection appointment to take place 15 to 60 days before you return your vehicle and discuss any repairs with your dealer to determine how they can help. If you have not yet scheduled an inspection, visit mazdafinancialservices.com/lesasereturn and follow the instructions under "Before Your Return." You may also call (866) 693-2332 to speak with an MFS customer service representative.



An inspection is:

Convenient

- Inspectors can meet you at your home, work, dealer, or other preferred location

Informative

- Knowing the condition of your vehicle before the end of your lease allows you to make well-informed decisions
- Discussing vehicle condition with your dealer may be beneficial in helping make your lease-end decision

Thorough

- Detailed condition reports, itemizing any excess wear and use, are available shortly after inspection

Repairs

If repairs are made following a pre-inspection, another inspection may be requested so that a customer can eliminate or reduce any charges for damage.

Excess Wear and Use (EWU)*

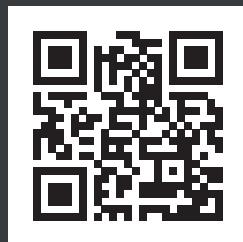
FOR LEASES PRIOR TO JANUARY 27, 2026	FOR LEASES AFTER JANUARY 27, 2026
<p>Damage that is beyond normal wear and use is considered excessive.</p> <ul style="list-style-type: none">Excess wear and use charges may be waived if the customer has an EWU product.	<p>Damage that is beyond normal wear and use is considered excessive.</p> <ul style="list-style-type: none">We will waive excess wear and use charges (excluding missing equipment, parts, and accessories, like missing keys and remote entry devices) up to a maximum of \$500. Refer to your lease agreement for details.

⁴ Excess wear and use charges may be based solely on the optional inspection prior to maturity. Should you not take advantage of such inspection, one will be ordered upon return of the vehicle. If repairs are made to your vehicle before turn-in, you or the dealer may request an inspection upon turn-in.

⁵ Under certain circumstances, Mazda Financial Services does not charge its lease customers for excess wear and use damage. All charges may be subject to sales tax.



Open the camera on your smartphone and scan the QR code



EXCESS WEAR AND USE EXAMPLES⁶

If you're not sure if you need an inspection, take a look at some of the items that may be considered excessive wear and use:

Paint and Body

- A single dent greater than the size of a credit card
- Previous repairs performed poorly or unrepaired collision damage
- Any holes in exterior panels (bumpers, door panels, etc.)



Tires, Wheels and Wheel Covers

- Tires with exposed cords or sidewall damage
- Tires or wheels that do not meet manufacturer's guidelines for safe operation
- Missing or damaged wheel covers
- Wheel gouges, scratches, dents, or cracks greater than the size of a credit card

Glass and Lights

- Windshield cracks, stars, or bullseye
- Damaged, broken, or poorly installed glass
- Bent, broken or missing lights, turn signals, mirrors, or lamps

Seat and Trims

- A single cut, tear, burn, or stain greater than the size of a credit card

Equipment, Parts and Accessories

- Missing keys/remotes
- Missing parts or accessories (shifter knobs, head rests, tonneau/cargo cover, etc.)
- Inoperative, malfunctioning or broken parts or equipment
- Any modifications not on the vehicle at lease inception shortly after inspection

⁶ This is intended as general guidance only. State law and the terms of your lease may vary your rights and obligations regarding excess wear and use and mileage. Please refer to your lease agreement for a description of your rights and obligations upon termination of your lease. Mazda Financial Services may change its wear and use standards at any time, consistent with the terms of your lease agreement.



YOUR VEHICLE LEASE-END CHECKLIST

If you have any questions, contact MFS at (866) 693-2332.

Mazda Financial Services Lease-End Checklist

BEFORE YOUR RETURN

- Schedule a turn-in appointment with your originating Dealer:
 - We recommend contacting your originating Dealer to schedule your turn-in appointment. Your originating Dealer is required to process the vehicle return.
 - Most Mazda will process a vehicle return even if they did not originate the lease, but we recommend contacting them to confirm and schedule a turn-in appointment.
 - The vehicle must be returned to an authorized Mazda. If you return the vehicle to a third-party dealership, this is an unauthorized third-party vehicle return and you remain responsible for all obligations under the lease agreement until we receive the payoff funds and all required documentation, or the vehicle is delivered to a Mazda Dealer.
- Bring all sets of keys and original equipment.
- Complete and sign an odometer statement and ask for a copy for your records. Capture the name of Dealer associate that helped with the return.
- Ensure all contracted payments and miscellaneous fees, including the Disposition Fee, are paid and cancel any automatic payments you may have set up.
- Contact your local DMV to find out if your state requires license plates to be returned at lease-end.



DURING YOUR RETURN

Bring the following to your lease-return appointment

- Toolkit and spare tire, if applicable.
- All sets of keys (masters/remotes/valet), if applicable.
- Owner's Manuals.
- Any original equipment on your vehicle at lease inception (radio, headrests, third-row seat, tonneau/cargo cover, etc.).
- Complete and sign an odometer statement and ask for a copy for your records. Capture the name of Dealer associate that helped with the return.



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Mazda Financial Services Lease-End Checklist

AT THE DEALERSHIP

- Confirm the Dealership will accept the return.
- Complete and sign an odometer statement and ask for a copy for your records. Capture the name of the Dealer associate that helped with the return.
- If you did not complete an inspection prior to returning, one will be completed within a few days of your return.
Feel free to take pictures of the condition of your vehicle.



AFTER RETURN

- To minimize any potential delays processing your lease return, you can notify us of your return by logging onto mazdafinancial.com or your **Mazda Financial Services App** and follow the return your vehicle prompts. You can also notify us by telephone at **(866) 693-2332** using our automated system or speaking with a live agent.
- MFS will send you a Lease-End Invoice if you have any unpaid payments, late fees, and miscellaneous charges.⁷
The Invoice will also include Excessive Wear and Use charges, Excessive Mileage charges, and Disposition Fee, if applicable. These items may be taxable.
- Immediately cancel any electronic payments that you may have set-up.
- If you have a security deposit, it will be applied to any Lease-End Invoice charges, if applicable. If there are no charges, your security deposit will be returned to your home address via check.

⁷ Under certain circumstances, Mazda Financial Services does not charge its lease customers for excess wear and use damage.

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