



Ally Consumer Retail Product
All vehicles with an EDC/AWV < \$100K
Effective Date: April 1, 2023

Consumer Max All-In Advance								
Rates are returned electronically on the Callback sheet	S	A	B		C		D	E
	New & Used	New & Used	New	Used	New	Used		
Prime - FICO® ≥ 620								
Max All In Advance ≤ 63 months EDC/AWV < \$100K	140%	135%	130%	135%	125%	130%		
Max All In Advance 64 - 75 months EDC/AWV < \$100K	135%	130%	125%	130%	120%	125%		
76 – 84 months EDC/AWV < \$100K	135%/130%	125%/120%	115%	115%	N/A			
Non-Prime - FICO® < 620								
	New & Used	New & Used	New	Used	New	Used	New & Used	New & Used
Max All In Advance ≤ 72 Months	135%	130%	125%	130%	120%	125%	115%	115%
Max All In Advance 73 - 75 Months	130%	125%	120%	125%	115%	120%		

Retail Dealer Participation – Prime & Non-Prime					
Min DFI & Amount Finance	\$150	\$250	\$350	\$450	\$500
	> \$5,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$44,999	\$45,000 - \$74,999	\$75,000 - \$149,999
Terms	≤ 60	61 – 75	76 -84	All D & E Tiers	
Max DFI	2.50%	2.00%	1.50%	2.00%	
Minimum All in Amount Financed = \$5,000					

Consumer Terms	
Model Year	Terms Up To
New, CSU – 2020	84
2019 - 2018	75
2017	75*
2016	75*
2015 - 2013	75*

*Max Terms only allowed when:
 FICO ≥ 620, AMF > \$5,000 and Mileage < 100,000
 Subject to credit approval

Dealer Acquisition Fee: Up to \$495

Rates are subject to state statutory limits
 (Refer to Program Notes below)

Max All In Advance Limits & Terms are subject to credit approval.
Some specific programs may have lower advance limits.

Aftermarket

Refer to the [Aftermarket Product Matrix](#) for approved products, parameters, and state eligibility.

Contract Package Address	Federal Express	Ally Suite 2070	All Other	Ally Suite 2070
	(inc. Ground):	4054 Willow Lake Blvd Memphis, TN 38153	Couriers:	4054 Willow Lake Blvd Memphis, TN 38118

Program Notes

- All Ally transactions must conform to published [Underwriting Policies & Provisions](#) (guidelines can be downloaded via DealerTrack or RouteOne)
- Submit Book-Out Sheet with all contract packages for Used units
- Dealer Acquisition Fees may be assessed to the dealer based on aspects of the transaction; the fee may NOT be passed on to the customer; Refer to the Call Back Sheet for fees
- Rates are subject to state statutory limits:
 - New Vehicles: Capped at 24.00% or the state cap, whichever is lower
 - Used Vehicles: Capped at 25.00% or the state cap, whichever is lower
- Braun, Delta Leasing, no CB score transactions, vehicles with upfits, and vehicles with greater than 100,999 miles are eligible for the increased back-end but there will be no change to the current all-in-advance (e.g. no 5 pp reduction) regardless of the vehicle EDC / AWV
- Light Duty Vehicles and Medium Duty Vehicles up to 120K miles may be eligible
- Valuation of conversion packages, dealer installed options & up fitted vehicle packages are subject to Ally approval
- Vehicles for Commercial Use should be submitted to Ally's Commercial Services Group
- Each applicant must demonstrate the ability and willingness to repay the transaction according to its terms
- Ally monitors its Dealers for compliance with various laws, including Fair Lending
- Dealers must never engage in unfair, deceptive or abusive acts and practices (UDAAP) during any aspect of the transaction
- Fair lending and UDAAP concerns could lead to termination of your Dealer Agreement with Ally

Ally reserves the right to change the program, including details such as advance parameters, at any time. Ally's decisions interpreting program guidelines and administering the program are final.



Ally Retail Product for High Value Collateral
All vehicles with an EDC/AWV ≥ \$100K
Effective Date: April 1, 2023

Consumer Max All-In Advance – High Value Collateral (HVC)						
Rates are returned electronically on the Callback sheet	S		A		B	
	New	Used	New	Used	New	Used
Prime - FICO® ≥ 680						
Max All In Advance ≤ 75 months EDC/AWV ≥ \$100K	120%	110%	115%	105%	115%	105%
Max All In Advance 76 - 84 months EDC/AWV ≥ \$100K	115%	105%	115%	105%	115%	105%

Consumer Terms	
Model Year	Terms Up To
New, CSU – 2020	84
2019 - 2018	75
2017	75*
2016	75*
2015 - 2013	75*

*Max Terms only allowed when:
 FICO ≥ 620, AMF > \$5,000 and Mileage < 100,000
 Subject to credit approval

Max All In Advance Limits & Terms are subject to credit approval.
Some specific programs may have lower advance limits.

Minimum All in Amount Financed: \$5,000
 Rates are subject to state statutory limits:
 New Vehicles: Capped at 24.00% or the state cap, whichever is lower
 Used Vehicles: Capped at 25.00% or the state cap, whichever is lower

Retail Dealer Participation				
Min DFI & Amount Finance	\$1,250	\$1,000	\$750	\$500
		≥ \$250,000	\$200,000 - \$249,999	\$150,000 - \$199,999
Transaction	≤ 60 Months		61 – 75 Months	76 – 84 Months
Max DFI	2.50%		2.00%	1.50%

Aftermarket

Refer to the [Aftermarket Product Matrix](#) for approved products, parameters, and state eligibility.

Contract Package Address	Federal Express	Ally Suite 2070 4054 Willow Lake Blvd Memphis, TN 38153	All Other Couriers:	Ally Suite 2070 4054 Willow Lake Blvd Memphis, TN 38118
	(inc. Ground):			

Program Notes

- All Ally transactions must conform to published [Underwriting Policies & Provisions](#) (guidelines can be downloaded via DealerTrack or RouteOne)
- Submit Book-Out Sheet with all contract packages for Used units
- Braun, Delta Leasing, no CB score transactions, vehicles with upfits, and vehicles with greater than 100,999 miles are eligible for the increased back-end but there will be no change to the current all-in-advance (e.g. no 5 pp reduction) regardless of the vehicle EDC / AWV
- Vehicles for commercial use should be submitted to Ally's Commercial Services Group
- Valuation of conversion pkgs, dealer installed options & up fitted vehicle pkgs are subject to Ally approval
- Each applicant must demonstrate the ability and willingness to repay the transaction according to its terms
- Ally monitors its Dealers for compliance with various laws, including Fair Lending
- Dealers must never engage in unfair, deceptive or abusive acts and practices (UDAAP) during any aspect of the transaction
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SmartLease - Consumer & Commercial
Effective Date: March 1, 2024

Consumer / Commercial SmartLease Standard Rates						
Prime and Non-Prime		S	A	B	C	D
12 to 35 Months	MY 2025 - 2023	11.14	11.64	13.64	16.79	20.09
36 to 47 Months	MY 2025 - 2023	9.84	10.34	12.34	15.49	18.79
48 to 59 Months	MY 2025 - 2023	10.09	10.59	12.59	15.74	19.04
60 Months	MY 2025 - 2023	9.34	9.84	11.84	14.99	18.29
Max All in Advance ≤ 60 Months		120%	120%	120%	115%	105%
Security Deposit Waived for S & A Tiers						

Dealer Participation - Prime & Non-Prime					
Min DFI	Net Cap Cost	\$1,250	\$1,000	\$750	\$500
		≥ \$250,000	\$200,000 - \$249,999	\$150,000 - \$199,999	\$75,000 - \$149,999
		\$450	\$350	\$250	\$150
		\$45,000 - \$74,999	\$35,000 - \$44,999	\$25,000 - \$34,999	> \$5,000 - \$24,999
Transaction: SmartLease					
Maximum DFI: 2.00%					

Additional SmartLease Parameters
Note: Standard lease rates exclude FCA. Refer to the OEM specific rate/residual sheets on RouteOne or Dealertrack to view rate specials on certain models below the published standard rates.
New Models Only listed in on-line RVLG @ AllyDealer.com
Add 0.75 p.p. to lease rate for federal tax-exempt status

Aftermarket
Refer to the Aftermarket Product Matrix for approved products, parameters, and state eligibility.

Contract Package Address	Federal Express (inc. Ground):	Ally Suite 2070 4054 Willow Lake Blvd Memphis, TN 38153	All Other Couriers:	Ally Suite 2070 4054 Willow Lake Blvd Memphis, TN 38118
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Program Notes

- All Ally transactions must conform to published [Underwriting Policies & Provisions](#) (guidelines can be downloaded via DealerTrack or RouteOne)
- Valuation of conversion packages, dealer installed options and up fitted vehicle packages are subject to Ally approval – call your Underwriter for details
- Vehicles for Commercial Use should be submitted to Ally’s Commercial Services Group
- Each applicant must demonstrate the ability and willingness to repay the transaction according to its terms
- Ally monitors its Dealers for compliance with various laws, including Fair Lending
- Dealers must never engage in unfair, deceptive or abusive acts and practices (UDAAP) during any aspect of the transaction
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Commercial Max All-In Advance						
Rates are returned electronically on the Callback sheet	S		A		C	
	New & Used	New & Used	New	Used	New	Used
Light Duty & Medium Duty - ≤ 120K Mileage						
Max All In Advance ≤ 63 months EDC/AWV < \$100K	140%	135%	130%	135%	125%	130%
Max All In Advance > 63 months EDC/AWV < \$100K	135%	130%	125%	130%	120%	125%
Medium Duty – Used - > 120K Mileage						
Max All In Advance ≤ 48 months EDC/AWV < \$100K	120%	115%	100%			

Light & Medium Duty Terms	
Model Year	Terms Up To
New, CSU – 2020	84
2019 - 2018	75
2017	75*
2016	75*
2015 - 2013	75*
*Max Terms only allowed when: FICO ≥ 620, AMF > \$5,000 and Mileage < 100,000 Subject to credit approval	

Dealer Acquisition Fee: Up to \$495
Rates are subject to state statutory limits
(Refer to Program Notes below)

Retail Dealer Participation – Prime & Non-Prime					
Min DFI & Amount Finance	\$150	\$250	\$350	\$450	\$500
		> \$5,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$44,999	\$45,000 - \$74,999
Terms	≤ 60		61 – 75	76 -84	All D & E Tiers
Max DFI	2.50%		2.00%	1.50%	2.00%
Minimum All in Amount Financed = \$5,000					

Aftermarket

Refer to the [Aftermarket Product Matrix](#) for approved products, parameters, and state eligibility.

Contract Package Address	Federal Express	Ally Suite 2070 4054 Willow Lake Blvd Memphis, TN 38153	All Other Couriers:	Ally Suite 2070 4054 Willow Lake Blvd Memphis, TN 38118
	(inc. Ground):			

Program Notes

- All Ally transactions must conform to published [Underwriting Policies & Provisions](#) (guidelines can be downloaded via DealerTrack or RouteOne)
- Dealer Acquisition Fees may be assessed to the dealer based on aspects of the transaction, the fee may NOT be passed on to the customer; Refer to the Call Back Sheet for fees
- Rates are subject to state statutory limits:
 - New Vehicles: Capped at 24.00% or the state cap, whichever is lower
 - Used Vehicles: Capped at 25.00% or the state cap, whichever is lower
- Braun, Delta Leasing, no CB score transactions, vehicles with upfits, and vehicles with greater than 100,999 miles are eligible for the increased back-end but there will be no change to the current all-in-advance (e.g. no 5 pp reduction) regardless of the vehicle EDC / AWV
- Valuation of conversion packages, dealer installed options and upfitted vehicle packages are subject to Ally approval; call your Underwriter for details
- Maximum Mileage on Used: 120K
- Medium Duty units up to 150K may be eligible
- Each applicant must demonstrate the ability and willingness to repay the transaction according to its terms
- Ally monitors its Dealers for compliance with various laws, including Fair Lending
- Dealers must never engage in unfair, deceptive or abusive acts and practices (UDAAP) during any aspect of the transaction
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Ally Commercial Services Group
ComTRAC and Municipal Lease Purchase Product
Effective Date: January 3, 2024

ComTRAC Rates & Residuals						
Model Year	Terms	Tier				
		S	A	B	C	
New	1 & 2 yr	8.34	9.09	11.34	14.34	
	3 yr	8.34	9.09	11.34	14.34	
	4 yr	8.54	9.29	11.54	14.54	
	5 yr	8.74	9.49	11.74	14.74	
	6 yr	8.94	9.69	11.94	14.94	
CSU 2024 - 2022	1 & 2 yr	9.14	9.89	12.14	15.14	
	3 yr	9.14	9.89	12.14	15.14	
	4 yr	9.34	10.09	12.34	15.34	
	5 yr	9.54	10.29	12.54	15.54	
2021	1 & 2 yr	9.54	10.29	12.54	15.54	
	3 yr	9.54	10.29	12.54	15.54	
	4 yr	9.94	10.69	12.94	15.95	
	5 yr	10.14	10.89	13.14	16.14	
Max Advance By Tier	EDC/AWV < \$80K	135%	125%	120%	110%	
	EDC/AWV ≥ \$80K	1 & 2 yr	130%	120%	115%	105%
	EDC/AWV < \$80K	3 & 4 yr	130%	120%	115%	105%
	EDC/AWV ≥ \$80K	3 & 4 yr	125%	115%	110%	100%
	EDC/AWV < \$80K	5 yr	115%	115%	110%	95%
	EDC/AWV ≥ \$80K	5 yr	110%	110%	105%	90%
Max Residual By Tier	EDC/AWV < \$80K	6 yr	110%	110%	105%	90%
	EDC/AWV ≥ \$80K	6 yr	105%	105%	100%	85%
	1 yr	50%	50%	45%	40%	
	2 yr	45%	45%	40%	35%	
	3 yr	40%	40%	35%	30%	
	4 yr	30%	30%	25%	20%	
5 yr	25%	25%	20%	15%		
6 yr	15%	15%	10%	5%		

Municipal Lease Purchase Rates					
Current Outstandings Plus, Pending Transaction(s)	Term				
	1 yr	2 yr	3 yr	4 yr	5 yr
\$0 - < \$50,000	8.84	8.89	8.94	8.99	9.04
\$50,000 - \$99,999	8.14	8.19	8.24	8.29	8.34
\$100,000 - \$499,999	7.89	7.94	7.99	8.04	8.09
≥ \$500,000	7.84	7.89	7.94	7.99	8.04

Max All in Advance EDC/AWV < \$80K 100% or EDC/AWV ≥ \$80K 95% of Dealer's cost including upfits less than < 60 months

Additional Municipal Lease Parameters	
Payment Options:	Monthly, Quarterly, Semi-Annual and Annual
Terms up to 60 months for New and 36 months for Used (Max Emergency Use vehicles 36 months)	
New, current series used and one year old, passenger cars, light and medium duty trucks are eligible only	
All transactions require current budget and financial statements	
Entities must qualify under Section 103 of the IRS Code	
Any revisions to the Municipal Lease purchase contract	
Requires prior approval from your Underwriter	
Rates are good for 90 days from date of the initial decision, provided no changes to the term or outstandings	
Dealer Commission available – 0.25%, 0.50%, 0.75%, 1.00% of Amount Financed	

ComTRAC Dealer Participation				
Min DFI & Amt Finance	\$1,250	\$1,000	\$750	\$500
	≥ \$250,000	\$200,000 - \$249,999	\$150,000 - \$199,999	\$75,000 - \$149,999
\$450	\$350	\$250	\$150	
\$45,000 - \$74,999	\$35,000 - \$44,999	\$25,000 - \$34,999	> \$5,000 - \$24,999	
Transaction	≤ 60 Months		61 – 72 Months	
Max DFI	2.50%		2.00%	

Additional ComTRAC Parameters

Add 0.75 p.p. to lease rate for federal exempt status

Eligible transactions must be used for 50% business use

Minimum All in Amount Financed = \$5,000. Rates are subject to state statutory limits (refer to Program Notes below).
 ComTRAC DFI paid according to the ComTRAC agreement and is subject to the same chargeback guidelines as retail transactions.

Aftermarket

Refer to the [Aftermarket Product Matrix](#) for approved products, parameters, and state eligibility.

Contract Package Address	Federal Express (inc. Ground):	Ally Suite 2070 4054 Willow Lake Blvd Memphis, TN 38153	All Other Couriers:	Ally Suite 2070 4054 Willow Lake Blvd Memphis, TN 38118

Program Notes

- To generate a payment quote and/or contract for a ComTRAC or Municipal Lease, visit AllyDealer.com; Click on "DASH Login" and enter credentials or follow steps for access to Ally DASH. Contact your Account Executive for assistance.
- All Ally transactions must conform to published [Underwriting Policies & Provisions](#) (guidelines can be downloaded via DealerTrack or RouteOne)
- Rates are subject to state statutory limits:
 - New Vehicles: Capped at 24.00% or the state cap, whichever is lower
 - Used Vehicles: Capped at 25.00% or the state cap, whichever is lower
- Braun, Delta Leasing, no CB score transactions, vehicles with upfits, and vehicles with greater than 100,999 miles are eligible for the increased back-end but there will be no change to the current all-in-advance (e.g. no 5 pp reduction) regardless of the vehicle EDC / AWV
- Vehicles for commercial use should be submitted to Ally's Commercial Services Group
- Maximum Mileage on Used Vehicles is 120K; Valuation of dealer installed options and up fitted vehicle packages are subject to Ally approval – call your Underwriter for details
- Each applicant must demonstrate the ability and willingness to repay the transaction according to its terms
- Ally monitors its Dealers for compliance with various laws, including Fair Lending
- Dealers must never engage in unfair, deceptive or abusive acts and practices (UDAAP) during any aspect of the transaction
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Ally Custom Payment Plan Retail Product
Effective Date: April 1, 2023

Custom Payment Plan Retail Rates			
Prime FICO® ≥ 620 or D&B Score of 423	S	A	B
New & CSU - 2022 2021- 2016 Model Years	<i>Rates will be returned electronically Refer to the Call Back Sheet for effective rate</i>		

Minimum All in Amount Financed: \$5,000
Rates are subject to state statutory limits:
New Vehicles: Capped at 24.00% or the state cap, whichever is lower
Used Vehicles: Capped at 25.00% or the state cap, whichever is lower

Ally CPP – Retail Dealer Participation				
Min DFI & Amt Finance	\$1,250	\$1,000	\$750	\$500
	≥ \$250,000	\$200,000 - \$249,999	\$150,000 - \$199,999	\$75,000 - \$149,999
	\$450	\$350	\$250	\$150
	\$45,000 - \$74,999	\$35,000 - \$44,999	\$25,000 - \$34,999	> \$5,000 - \$24,999
Transaction	≤ 60 Months			
Max DFI For S – B Tiers	2.50%			

CPP Maximum Terms	
Model Year	Terms Up To
New, CSU – 2022	72
2021 - 2017	72
2016	48

Dealer Instructions
All US Dealers are eligible Maximum Advance: 80% of Estimated Dealer Cost (EDC)
Dealer can request a payment quote from the Underwriter - Not Eligible for Tier Bumps
Submit with the Special Program Code of: <ul style="list-style-type: none"> ▪ Custom payment Plan – Annual (12 Month) ▪ Custom Payment Plan – Semi-Annual (6 Month) ▪ Customer Payment Plan – Quarterly (3 Month) Include a "comment" with the payment schedule (Quarterly, Semi-Annual or Annual) & Term (e.g., 4 Annual Payments – 48 Month Term)

Aftermarket
Refer to the Aftermarket Product Matrix for approved products, parameters, and state eligibility.

Contract Package Address	Federal Express (inc. Ground):	Ally Suite 2070 4054 Willow Lake Blvd Memphis, TN 38153	All Other Couriers:	Ally Suite 2070 4054 Willow Lake Blvd Memphis, TN 38118

Program Notes

- All Ally transactions must conform to published [Underwriting Policies & Provisions](#) (guidelines can be downloaded via DealerTrack or RouteOne)
- Maximum Mileage on Used: 100,000
- Each applicant must demonstrate the ability and willingness to repay the transaction according to its terms
- Ally monitors its Dealers for compliance with various laws, including Fair Lending
- Dealers must never engage in unfair, deceptive or abusive acts and practices (UDAAP) during any aspect of the transaction
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Ally Aftermarket Product Matrix

Product	Parameters*		Eligible Products	Approved States	Bundled Product Eligibility	Additional Comments
	EDC / AWV < \$80K	EDC / AWV ≥ \$80K				
Battery Performance Protection	\$500		All	All States	Yes	
Bundled Products**	\$2,500	\$3,000	All	Based on applicable product	N/A	Products must be eligible as a standalone product.
Cleaning Treatment	\$500		All	All except IA and DC	Yes	
Credit Life / Credit Disability Insurance	Regulated by State		All**	Regulated by State	No	Ally will not accept contracts that include joint disability coverage.
Etch	\$1,200	\$1,500	All	All except VT and DC	Yes	
GAP Debt Cancellation GAP Insurance GAP Plus (additional monetary benefit is only approved in AL, CA, CO, CT, GA, MO, NC, OK and WI)	\$1,500	\$2,000	Retail** ComTRAC	Retail - DCA All except NY and DC Retail - Insurance AK, IN, LA, MI, MT, NE, NV, OR, and TX ComTRAC - DCA only AZ, CT, GA, ID, IA, IL, IN, LA, MD, MI, MO, NC, PA, TN, and TX	No	Advance Rate Eligibility: All States except CA, IN and SC - 70% non-commercial - 80% commercial & ComTRAC CA - 70% All DCA Transactions IN and SC - 80% All DCA Transactions - 70% GAP Insurance (IN only)
Key Fob Replacement	\$1,000	\$1,500	All	All	Yes	
Maintenance	\$2,000 OR 10% of EDC/AWV whichever is greater		All	All	Yes	
Mechanical Service (with or without Maintenance)	\$4,500 OR 10% of EDC/AWV whichever is greater		All	All	Yes	
Nitrogen Tire Fill	\$200		All	All except DC	Yes	
Paint, Fabric & Leather Protection	\$1,500	\$2,000	All	All	Yes	Not approved in NY if includes rips, tears, punctures, or burns.
Paintless Dent Repair	\$1,200	\$1,500	All	All	Yes	
Pulsating Third Brake Light	\$800		All	All except IL, VT and WY	Yes	
SmartLease Protect (available for select OEMs)	\$1,500		SmartLease	All except NY and TX	No	SmartLease Select may be included in the Administration Fee in NY and TX. It is not available as a separate Aftermarket Product.
Subscription (e.g., OnStar)	Subscription Cost		All	All (excludes Retail in MI)	No	
Theft	\$1,500	\$2,000	All	All except VT and DC	Yes	NY considers Theft as insurance.
Tire & Wheel Protection Road Hazard	\$1,500 OR 7% of EDC/AWV whichever is greater		All	All	Yes	
Vehicle Value Protection***	\$1,500		Retail	AL, CO, FL, MO, NC, OK, TX and UT	No	ValueShield is the only accepted product in Florida.
Windshield Protection	\$1,200	\$1,500	All	All	Yes	

*SmartLease Parameters align with the amounts under EDC / AWV < \$80K. State regulations apply (e.g., GAP in CO). Higher amounts may be allowed where the price of the product is regulated by the state. Maximum (all-in) advance remains subject to existing lending policy limits and is subject to Ally Underwriting Guidelines. Total Aftermarket Product Parameters (excluding Credit Life and Disability) = \$4,000 OR 30% of EDC/AWV whichever is greater; max \$10,000.

**For Bundled Products that include Mechanical Service, use the Mechanical Service level parameter for guidance.

**Excludes transactions documented on a Multi-Asset Contract.

***Includes Depreciation Benefit, Diminished Asset Protection, and Trade-in Assist/Credit products.

March 1, 2024

Questions? Contact your Ally Account Executive or Underwriter