



HMF Customer Support: COVID-19

HMF is closely monitoring the impact of Novel Coronavirus (COVID-19), and we are intent on ensuring our customers and dealers are cared for during this developing situation. We understand that times like these cause a lot of uncertainty, especially when it comes to managing payments. With this in mind, we are proud to share with you the following customer support initiatives for your current HMF Lease and Loan customers.

Lease: 30-day Payment Deferral

Program Date: March 21, 2020 – April 30, 2020

- Support:**
- Current Customers can defer Lease payments for a 30-day period without additional processing fees, when approved through HMF
 - Customer's Credit Bureau is not impacted
 - Original Lease Term is extended by the deferral period
 - Original Residual Value, Maximum Allowable Kilometers, Periodic Payment and Interest Rate remains unchanged

- Eligible Customers:**
- Strictly limited to active booked HMF Lease customers whose employment or health has been temporarily impacted by COVID-19
 - 1st auto-debit payment on account must be successfully collected, and request must be received at least 3 business days prior to next payment date to be processed
 - Customer must qualify through HMF

Lease: Due-Date Change

Program Date: March 21, 2020, continuing until further notice

- Support:**
- Current Customers can move their periodic Lease payment due-date forward by up-to 20-days without additional processing fees or interest expense, providing customers additional time to make their scheduled periodic lease payment

- Eligible Customers:**
- Active booked HMF Lease customers who require up-to 20 additional days to make their scheduled periodic payment
 - Account must be current (not delinquent)
 - 1st auto-debit payment on account must be successfully collected, and request must be received at least 6 calendar days prior to next payment date to be processed
 - Cannot be combined with "Lease: 30-day Payment Deferral"
 - Customer must qualify through HMF



Lease: Maturity Date Extension (Less Than 30-days)

Program Date: March 21, 2020, continuing until further notice

- Support:**
- Active HMF Lease customers who are scheduled to mature in the next 30-days, but cannot return their vehicle to their originating Hyundai Dealership due to COVID-19 concerns can extend their maturity date by up-to 30-days
 - Maturity Date, Residual Value, and Maximum Allowable Kilometers are adjusted
 - Periodic Payment amount and Interest Rate remains unchanged

- Eligible Customers:**
- Account must be current (not delinquent), and demonstrate good repayment history with HMF
 - Customer must provide confirmation of valid vehicle insurance through the extension period
 - Customer must continue making payments during the extension period
 - Customer must qualify through HMF

Lease: Maturity Date Extension (30 to 90-days)

Program Date: March 21, 2020, continuing until further notice

- Support:**
- Active HMF Lease customers who are scheduled to mature in the next 30-days, but delivery of their replacement Hyundai Lease vehicle is delayed/postponed due to production constraints can extend their maturity date by 30 to 90-days
 - Maturity Date, Residual Value, and Maximum Allowable Kilometers are adjusted
 - Periodic Payment amount and Interest Rate remains unchanged

- Eligible Customers:**
- Customer must execute and return a Lease Extension Agreement prepared by HMF and emailed to the subject Customer
 - Account must be current (not delinquent), and demonstrate good repayment history with HMF
 - Customer must supply confirmation of Sold Order for replacement Hyundai vehicle
 - Customer must provide confirmation of valid vehicle insurance through the extension period
 - Customer must continue making payments during the extension period
 - Customer must qualify through HMF



Loan: 90-day Payment Deferral

Program Date: March 21, 2020 – April 30, 2020

- Support:**
- Current Customers can defer Loan payments for up-to 90-days without additional processing fees, when approved through HMF
 - Customer's Credit Bureau is not impacted
 - Original Loan Term is extended by the deferral period
 - Original Periodic Payment and Interest Rate remains unchanged
 - Customer will incur additional interest expense over the term of the Loan

- Eligible Customers:**
- Strictly limited to active booked HMF Loan customers whose employment or health has been temporarily impacted by COVID-19
 - 1st auto-debit payment on account must be successfully collected, and request must be received at least 3 business days prior to next payment date to be processed
 - Customer must qualify through HMF

Loan: Due-Date Change

Program Date: March 21, 2020, continuing until further notice

- Support:**
- Current Customers can move their periodic Loan payment due-date forward by up-to 20-days without additional processing fees, providing customers additional time to make their scheduled periodic loan payment.
 - Loan Maturity Date is extended, and additional interest charges are incurred.

- Eligible Customers:**
- Active booked HMF Loan customers who require up-to 20 additional days to make their scheduled periodic payment
 - Account must be current (not delinquent)
 - 1st auto-debit payment on account must be successfully collected, and request must be received at least 6 calendar days prior to next payment date to be processed
 - Cannot be combined with "Loan: 90-day Payment Deferral"
 - Customer must qualify through HMF

Dealer Action:

- **Instruct your Customer to contact HMF at 1-800-205-0540 or service@hyundaifinancing.ca to inquire about any of the above support initiatives**
- This is a Hyundai Dealer bulletin, for information purposes only.
- HMF reserves the right to change, alter, amend or cancel any and all of the initiatives outlined in this document at any time. For additional details please contact your HMF Business Development Manager.