

Personal assessment.



Discover the facts.

- Nearly 30% of trade-in vehicles have negative equity¹
- Vehicle loans can carry negative equity for up to 6 years

The Hyundai advantage.

- Fully backed by Hyundai Auto Canada—there is no comparison
- Payable in affordable monthly installments
- 30 day money back guarantee

For more information contact your Hyundai dealer or call 1-855-506-6160.

1. J.D. Power. (2015). July 2015 Automotive Market Metrics. Retrieved from: <https://tinyurl.com/y59q8ehq>
2. Maximum eligible negative equity is determined based on the initial finance amount. Refer to the Vehicle Loss Privilege Program Terms and Conditions for coverage amounts.

This is a loyalty membership program that provides eligibility for certain in-store loyalty privileges after a vehicle loss. This brochure is a summary of the dealer loyalty membership program and is provided for informational purposes. Actual contractual terms and conditions govern membership eligibility, membership privileges and exclusions. Vehicle Loss Privilege Program is not available in Québec. If the program is made available in British Columbia, the program may be governed by alternative contractual terms and conditions.

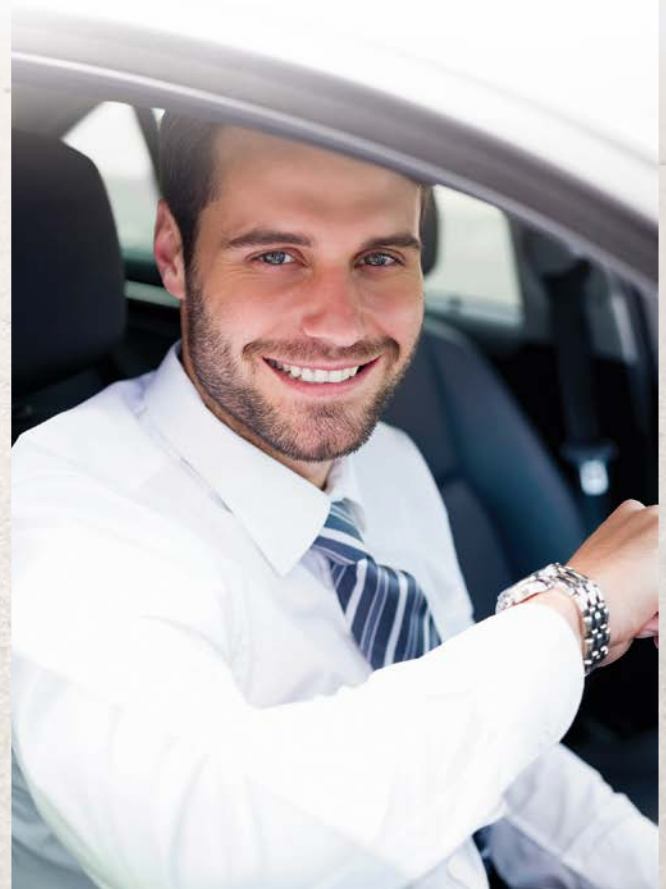
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Vehicle Loss Privilege Program.

Negative Equity.



Consider this...

If you experience a **total loss...**

(any instance where your vehicle has been declared a permanent loss by your insurer resulting from such things as collision, fire or theft)

and you have **negative equity...**

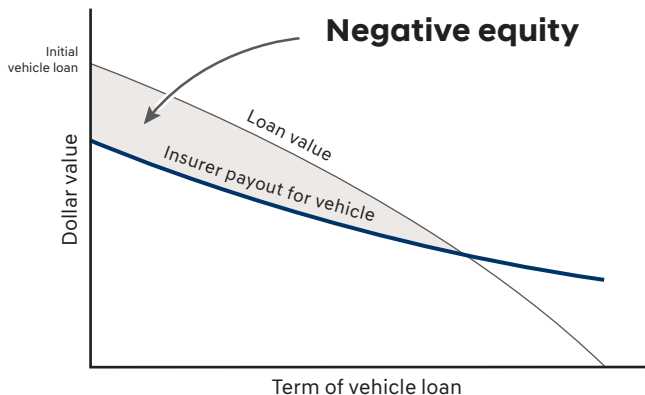
(when you owe more on your vehicle loan than what the vehicle is worth)

your insurer may only pay the **fair market value** of your vehicle.

How will you get a replacement vehicle?

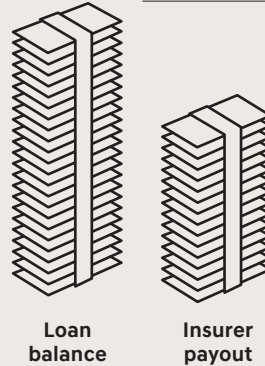
We're here to help.

With Negative Equity Privilege, you are eligible for an in-store loyalty credit towards a replacement vehicle. If eligible, the credit may cover the difference between the insurer payout for your vehicle and your vehicle loan balance.



— Loan value
— Insurer payout for vehicle

We've made it easy to understand.



Your in-store loyalty credit is for the difference between the outstanding balance of the loan and the insurer payout.²

For example.²

Outstanding vehicle loan balance	\$23,000
Insurer payout for vehicle	\$16,000
In-store loyalty credit	\$7,000

The graph and diagram in this brochure are for illustrative purposes only. Your vehicle purchase price will determine the maximum negative equity privilege you may be eligible to receive. Ask your dealership representative for details.

Contact your local Hyundai dealer or call our toll-free number at 1-855-506-6160 to learn more about Hyundai Protection Plans.

