

**HARLEY-DAVIDSON®
FLEX FINANCING**

END-OF-LOAN GUIDE

PREPARING FOR THE END OF YOUR LOAN TERM



**HARLEY-DAVIDSON
FINANCIAL SERVICES**



WE HOPE YOU'VE ENJOYED THE RIDE

During your H-D™ Flex Financing term, you've had the opportunity to enjoy a shorter payment period and attractive monthly payments for your Harley-Davidson® motorcycle. Now, it's time to exercise the flexibility of your end-of-loan options.

THE BASICS

As you review the details in this guide, keep in mind these common questions to help your end-of-loan process run smoothly.

When am I eligible to trade-in, refinance, or return my motorcycle?

You can elect your end-of-loan option up to 90 days before your scheduled maturity. However, you will still be responsible for amounts owed under your loan contract, including any payments due between turn-in and the end of the term.

How do I refinance my loan with HDFF?

You can discuss refinance options with any participating H-D™ Flex Financing dealer or by calling 800.717.3450. Participating dealers can be found at [Harley-Davidson.com](https://www.harley-davidson.com) on the Flex Financing page, under "Find a dealer." Refinancing is subject to credit approval unless otherwise specified in your loan contract.

Where do I return my motorcycle?

You can return your H-D® motorcycle to any participating H-D™ Flex Financing dealer—contact your dealer to arrange a turn-in time.

Do I need to complete a pre-inspection?

Yes—HDFF offers a free self-service pre-inspection, accessible via mobile device or computer, where you can find important information regarding any estimated charges, your bike's condition and the list of eligible dealers where your motorcycle can be returned.

YOUR END-OF-LOAN OPTIONS

The time has come to make an important choice regarding your H-D® motorcycle. With H-D™ Flex Financing, you have several options when it comes to what the end of your chosen term looks like:



TRADE-IN

Renew your 36- or 48-month financing plan by trading in your current motorcycle to the dealership.



KEEP

Either retain ownership and refinance the remaining balance into a new loan agreement with similar payments, OR retain ownership, pay off the remaining balance and keep the motorcycle to own it outright.¹



RETURN

Bring your motorcycle back to an authorized H-D™ Flex Financing dealership to conclude your participation in the program.²

¹ Subject to credit approval.

² Excess wear, mileage and other charges may apply.

EXCESS WEAR & TEAR CHECKLIST

We understand your H-D® motorcycle might not be in mint condition at the end of your term but we allow for “fair wear and tear.” Use the checklist below to evaluate your H-D® motorcycle and affirm that it is in good condition for return.

MILEAGE

- Below the 15,000 or 20,000 total allowable miles.³ Any additional miles are subject to excess mileage charges at .20/mile

MECHANICAL

- No aftermarket performance-related modifications
- All mechanical and electrical components are functioning properly
- No substandard or incomplete repairs
- No modifications made or components added that take the vehicle out of compliance with recognized federal, state, or industry safety or environmental standards⁴

GLASS/WINDSHIELD

- No cracked or broken windshields

WHEELS

- No visible damage, wear, weathering, or corrosion
- Spoked wheels (if equipped): No loose spokes
- Laced wheels (if equipped): No rim runout within specifications

MISCELLANEOUS

- Speedometer and odometer operating properly
- Infotainment and radio functioning (as applicable)

SEATING SURFACES

- No stains, rips/tears/burns, cracking, loose stitching, or fading

EXTERIOR DINGS, DENTS AND SCRATCHES

- Scratches less than 1" in diameter
- No scratches to the bright-work and moulding
- No dents greater than 1/2" or that break the paint surface or otherwise expose the primer
- No cracked and/or peeling paint
- Loss of gloss
- No faded paint
- No corrosion

LENSES (HEADLIGHTS, TAILLIGHTS, AND MARKERS)

- No cracks
- Reflector, mounting, and adjustment systems functioning properly
- Headlight, taillight, and aux lights functioning properly

TIRES

- Tread depth is not less than 3/32"
- No uneven wear
- No non-OE or approved P&A fitment
- No bulges, cuts, gouges, cupping, or any tire damage affecting safe operation of the vehicle

ORIGINAL EQUIPMENT

- Parts and accessories
- Owner's manual
- Keys

You will receive your official H-D™ Flex Financing End of Loan statement by mail approximately 14 days after return detailing any charges incurred for mileage overages and/or excess wear and tear. Charges, including your turn-in disposition fee, will be based on the final, dealer inspection to be conducted by your H-D® dealership at the time of bike turn-in.

³ Annual allowable mileage is 5,000/year. The 5,000 miles per year allowance is cumulative and will only be measured at turn-in. There is no penalty for going over the 5,000 miles per year should the total miles at turn-in come below the 15,000 or 20,000 total allowable miles.

⁴ For example, vehicle may not be tuned with a tuner or calibration that is not permitted by a CARB Executive Order or otherwise approved by the US EPA.

END-OF-LOAN CHECKLIST

Use this checklist to guide you through the H-D™ Flex Financing end-of-loan process.

CHOOSE YOUR END-OF-LOAN OPTION

- Trade-in Keep Return

IF YOU DECIDE TO TRADE-IN YOUR MOTORCYCLE

- Visit your participating H-D™ Flex Financing dealer to discuss your trade-in options
- Go to myhdfs.com for payoff options or contact HDFS at 888.691.4337

IF YOU DECIDE TO KEEP YOUR MOTORCYCLE

- Pay off your remaining loan balance and keep the bike
- Or visit your participating H-D™ Flex Financing dealer or call 800.717.3450 and apply to refinance your remaining balance

IF YOU DECIDE TO RETURN YOUR MOTORCYCLE

- Use the Excess Wear & Tear Checklist to review the condition of your bike
- Reference the Wear & Tear Square as needed
- Schedule an appointment at a participating H-D™ Flex Financing dealer to complete the final inspection, sign necessary paperwork and surrender your bike
- Gather your motorcycle documents—Title and Registration
- Be on the lookout for a text message invitation to begin a virtual pre-inspection 90 days from maturity



UP TO \$5,000 IN COVERAGE*

If you have H-D™ Excess Wear & Tear Protection.

*If damage to a single component exceeds \$1,000, the customer will be responsible for submitting to their insurance company.



For any additional account or program questions, please call 800.717.3450





GET TO KNOW THE HDFFS FAMILY:

Harley-Davidson® Extended Service Plan

Harley-Davidson® Tire & Wheel Protection

Harley-Davidson® Insurance

Harley-Davidson Certified™

Harley-Davidson® Guaranteed Asset Protection Plan

Harley-Davidson® Planned Maintenance

Harley-Davidson® Appearance Protection

Harley-Davidson® Theft Protection

Harley-Davidson® Excess Wear & Tear Protection

Harley-Davidson® Visa®

Harley-Davidson™ Gift Card

**Ask your dealer for more information
or visit [hdfsi.com](https://www.hdfsi.com).**

HDFLEX (Rev. 10/2024)

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