

EasyPay Automatic Payments

Thank you for your interest in EasyPaySM. With your authorization, we will automatically withdraw monthly payments from your checking or savings account on your payment due date. Once enrolled, you can make changes to EasyPay by logging into your Acura Financial Services® (AFS) account at acurafinancialservices.com. Keep in mind that any incidental charges on your statement, such as property taxes, registration fees, parking tickets, etc., must be paid separately.

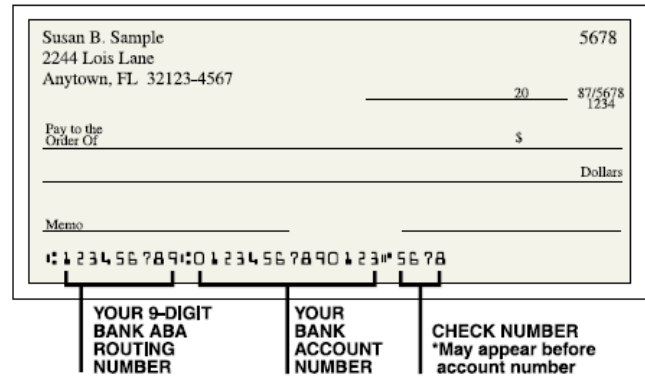
There are two ways to enroll in EasyPay:

1. **Online.** Enroll online today by visiting acurafinancialservices.com. Your first withdrawal will take effect immediately if enrollment is processed before 2:00 p.m. PST on the payment due date, or on your selected payment withdrawal date.
2. **By Mail.** Complete the attached *Authorization Agreement* and return it with your payment. Your enrollment will be processed upon receipt of this form. Please allow adequate time for delivery and processing prior to your payment due date.

If you have any questions, please contact our customer service department at the toll-free number on your monthly statement.

For checking accounts, please refer to the sample check for location of bank routing (ABA) number and bank account number. For savings or credit union accounts, you may need to contact your bank/credit union to obtain this information (or it may be available on your deposit slip).

Acura Financial Services is a DBA of AHFC



(See reverse side for additional information)

EasyPay AUTHORIZATION AGREEMENT

Pursuant to the 'EasyPay Enrollment Authorization - Terms and Conditions' on the back of the page, the undersigned authorizes Acura Financial Services® (AFS) to draw by electronic funds transfer from the checking or savings account named below for the regularly scheduled monthly payment due under the terms of the Retail Installment Contract/Motor Vehicle Lease Agreement between AFS and owner/lessee named below.

Owner / Lessee Name(s) _____ AFS Account No. _____

ABA No. _____ Bank Name _____ Bank Account No. _____
(Check One: Checking / Savings)

Signature(s) (All parties authorized to withdraw funds from the above named checking and savings account) _____ Date _____

Please retain this copy for your records.

EasyPay Enrollment Authorization – Terms and Conditions

With your enrollment in EasyPay you agree to the following terms and conditions:

You authorize Acura Financial Services (AFS) to withdraw funds by electronic transfer from the financial institution and account named for regularly scheduled payments ("EasyPay") due under the terms of the Retail Installment Contract/Motor Vehicle Lease Agreement between AFS and the owner/lessee named in the contract/agreement. You understand that the regularly scheduled payment, or the amount you designate, will be automatically withdrawn even if additional payments are submitted during the same calendar month. Your regular monthly payment will be transferred from your checking or savings account within two business days of your scheduled due date. If the payment date falls on the 29th, 30th, or 31st, for months with a shorter number of days, we will debit your checking or savings account on the last day of the month (or the following business day if the last day of the month is a Sunday or holiday). If the payment date falls on a Sunday or holiday, we will debit your checking or savings account the following business day.

You will continue to receive a monthly statement detailing the date and amount of the automatic payment and any other amounts owing, if applicable. The date and amount of the automatic payment on your statement is your proof of payment.

You understand that AFS will discontinue EasyPay if it learns that you have filed a petition for bankruptcy, we confirm your request to voluntarily surrender the vehicle/collateral subject to the Retail Installment Contract/Motor Vehicle Lease Agreement or the vehicle/collateral is subject to repossession.

This authorization will remain in effect until we receive written notice from you or until your account has been paid in full. AFS may discontinue EasyPay at any time for any reason without prior notice. EasyPay is subject to cancellation if three payments are returned for any reason within a 12 month period. You may elect to 'Cancel' your authorization at any time via the "Manage EasyPay" option at acurafinancialservices.com/MyAccount or by contacting your AFS regional office. The cancellation will stop your next scheduled payment as long as it is made 5 business days before the scheduled payment. You may also cancel by notifying your financial institution verbally or in writing up to 2 business days before that scheduled payment. These methods of cancellation (and other methods AFS may make available) are the only ways that you cancel this authorization.

Please notify us of any checking or savings account or address changes as soon as possible to ensure timely payments. Checking or savings account changes will require a 10 day processing period after receipt of the request. You may change your personal bank account from which your monthly funds are deducted by accessing the "Manage EasyPay" option at www.acurafinancialservices.com/MyAccount, or contacting your AFS region at the return address in your monthly statement.

You acknowledge that EasyPay does not automatically withdraw funds to pay charges in excess of your regularly scheduled payments. Such incidental charges may include property taxes, registration fees, parking tickets, etc. and must be paid separately.

If your transfer is rejected due to insufficient funds, AFS may charge you a fee and your bank may also charge you a fee.

You agree that the payments authorized by you must comply with the terms of U.S. law.

Your enrollment will be processed upon receipt of this form. If you mail this enrollment form along with a payment, both your mailed payment and your first EasyPay withdrawal could be processed in the same calendar month if enrollment occurs prior to your payment due date. **You can view your statements each month by clicking on 'Your Statement' at www.acurafinancialservices.com/MyAccount.**