

# EXPAT CAR LEASE



## CONSUMER CAR LEASE

As an expatriate, your stay in a foreign country can vary in duration. Car leasing gives you the flexibility to choose a lease term that suits your specific needs, whether it's for 12 months or several years. It eliminates the commitment and hassle of long-term car ownership, offering you a reliable vehicle for the duration of your stay and ensuring convenience and mobility.

## EXPATRIATES CAN LEASE A CAR WITHOUT A LOCAL CREDIT HISTORY

ExpatRide provides leasing for new and used cars in most countries. It can be challenging for you to receive credit approval in a new country without a local credit history. However, ExpatRide's global supplier network specializes in tailoring leasing options specifically for expatriates like you.

## PERSONAL CAR SHOPPER SERVICE

ExpatRide offers the assistance of a Personal Car Specialist, giving you the benefit of a skilled and knowledgeable contact who understands the auto market in your new location.

## We can assist with leasing in the following countries:



AUSTRALIA  
SINGAPORE

BELGIUM  
SOUTH AFRICA

CANADA  
SPAIN

FRANCE  
SWITZERLAND

GERMANY  
UNITED KINGDOM

JAPAN  
UNITED STATES

### LEASE NEW CARS ANY MAKE/MODEL

In most countries, we can lease or finance most available makes and models on the market.

### PERSONAL CAR SHOPPER SERVICE

The "Personal Car Shopper Service" gives you the benefit of a skilled and knowledgeable contact person who understands the local auto market.

### AUTO INSURANCE

In most countries, auto insurance is included in the lease contract. However, when not included, we assist with competitive options.

## How to get started:

Contact us at [CARS@ExpatRide.com](mailto:CARS@ExpatRide.com) or visit [www.ExpatRide.com](http://www.ExpatRide.com) and complete the contact form. A Personal Car Shopper will assist with sourcing vehicles and creating tailored quotes according to your needs.

## Not having local credit history

The way all local banks and credit providers check your creditworthiness is by gathering your local historical data, such as:

- Last three payslips
- Residential address and time lived there
- Latest local tax return
- Run local credit report (where available)
- Employment details and income

As a newcomer to a foreign country without any local credit history, you'll likely be unable to provide most of the required items on this list. Instead, our suppliers work around the local credit system by requesting more attainable documents from you.

## Documents needed for lease approval

- Employment contract
- Copy of passport
- Copy of work visa (visa type may matter)
- Copy of driver's license
- Credit application form
- Bank details/bank statements (not all countries)
- Tenancy agreement and utility bills (not all countries)

## Three basic steps when leasing a car

These are general steps that apply to many countries where we offer expat car leases. For more specific details, please visit the page for your country on our website at [www.ExpatRide.com](http://www.ExpatRide.com).

### DETERMINING VEHICLE NEED

We will send you an introductory email with questions to help determine which of our lease or long-term rental programs are best suited for you (in some cases, a long-term rental may be the better option). This information will include your vehicle preferences, vehicle allowances, assignment start and end dates, and more.

### PERSONAL CAR SHOPPER SERVICE

Your Personal Car Specialist will explore all available vehicle options based on your needs, wants, and budget. They will then negotiate pricing on your behalf, suggest vehicle options, and provide personalized, non-binding quotes.

### INSURANCE, REGISTRATION, & DELIVERY

Should you decide to proceed, you will also receive assistance with practical matters such as car registration (where it's required) and delivery. Insurance guidance will be offered if insurance is not part of the lease program.

## FREQUENTLY ASKED QUESTIONS

### Why can it be difficult for an expat to lease a car in their new country?

Leasing a car can be a daunting task for you as an expat without knowledge of the local auto market. You may have questions like, What vehicles are common? What documents are required? What does it cost? How can you obtain auto insurance? How long does it take? Where can you find a lease?

Additionally, it can be challenging to obtain lease approval without a local credit history. ExpatRide overcomes this by working around the local credit system.

These are the reasons why ExpatRide was established. We have since become the leading supplier of leasing services worldwide, helping expats like you navigate the process with ease.

### What are the benefits of using ExpatRide?

Our leasing programs are specifically designed with your needs in mind, aiming to save you time, reduce hassle, and minimize costs. There is no need for you to spend evenings or weekends visiting local dealerships in search of a vehicle. Tailored quotes will be sent to you via email, allowing you to review them at your convenience, whether at home or in your office.

We have carefully sourced and vetted leasing suppliers globally, each specializing in expat car leasing.

Furthermore, our Personal Car Shopper Service provides you with a skilled and knowledgeable contact who is well-versed in the local auto market. Many expatriates find it challenging to navigate a foreign car market, and we are here to assist you in overcoming these challenges with ease and expertise.

### Is a local credit history needed to lease a car with ExpatRide?

No, we work around the local credit system. To do this, a few documents (passport, work visa, employment contract, etc.) are required to obtain lease approval.

### What is Personal Car Shopper Service?

Our Personal Car Specialists work to find the best fit for each family. The goal is to match needs, wants, or budget. They will locate the preferred car with a dealer or manufacturer. In most cases, our Personal Car Specialist gets competitive pricing based on arrangements previously made with vehicle manufacturers, dealerships, and financing companies.

In addition to locating a suitable vehicle, they also complete all tasks from start to finish—including setting up a finance agreement, registration, license plate coordination, etc.

### Who is responsible for maintenance of a leased vehicle?

As part of the lease agreement, usually the lessee is responsible for servicing the vehicle in accordance with the manufacturer's minimum recommendations and as requested by the manufacturer in connection with any recall campaign.

### Who can drive the leased vehicle?

In most countries, any person named on the auto insurance policy can also drive the vehicle.

### What happens if the leased car must be returned before the end of the lease agreement?

This depends on the country and the type of lease agreement signed. In most cases, there will be a penalty, or the remaining months left on the lease will have to be paid.

### What payment options are available?

The monthly payment is set up to be paid directly from the lessee's local bank account to the finance company. In some countries, the monthly payment can be directly billed by ExpatRide to the employer/RMC.

### What other services does ExpatRide offer?

ExpatRide offers car rental, airport transfers, chauffeur service, armored cars, and bus service.

These services can only be offered if you work with a Relocation Management Company, and ExpatRide can invoice the cost directly to your RMC or your employer.

## ECORIDE PROGRAM



### Greener Global Mobility

EcoRide is ExpatRide's award-winning global sustainability program for employee mobility, designed to help your organization reduce CO<sub>2</sub> emissions through smarter, greener vehicle choices.

The easiest and most impactful way of lowering CO<sub>2</sub> during an assignment is choosing the right transportation solution.



#### Vetted Global Supplier Network

Access to electric and hybrid vehicles across more than 100 countries.



#### Greener-First Vehicle Selection

EcoRide choice program is designed to always choose the eco-friendlier option.



#### CO<sub>2</sub> Impact Tracking

Emission reductions per client, region, or vehicle type, ready to support Scope 3 reporting.



#### Lower Daily Costs

Save on fuel, maintenance, and local driving fees.

By switching to hybrid or electric vehicles, the "CO<sub>2</sub> budget" can improve by 5-6 times. Electric vehicles produce zero tailpipe emissions, meaning every mile driven is instantly better for our air and our climate.

1 ton of CO<sub>2</sub> emissions is equivalent to the following distance travelled by your car:

### ELECTRIC

13,900 miles or 22,370 km



### HYBRID

5,320 miles or 8,562 km



### PETROL

2,433 miles or 3,916 km



"Our goal isn't to drive further or longer. It's to understand the **impact of every mile we choose to travel and how much cleaner that impact can be**. The point isn't more miles; it's better miles and doing better for our planet."

- Jesper Lovendahl, Founder & CEO, ExpatRide International

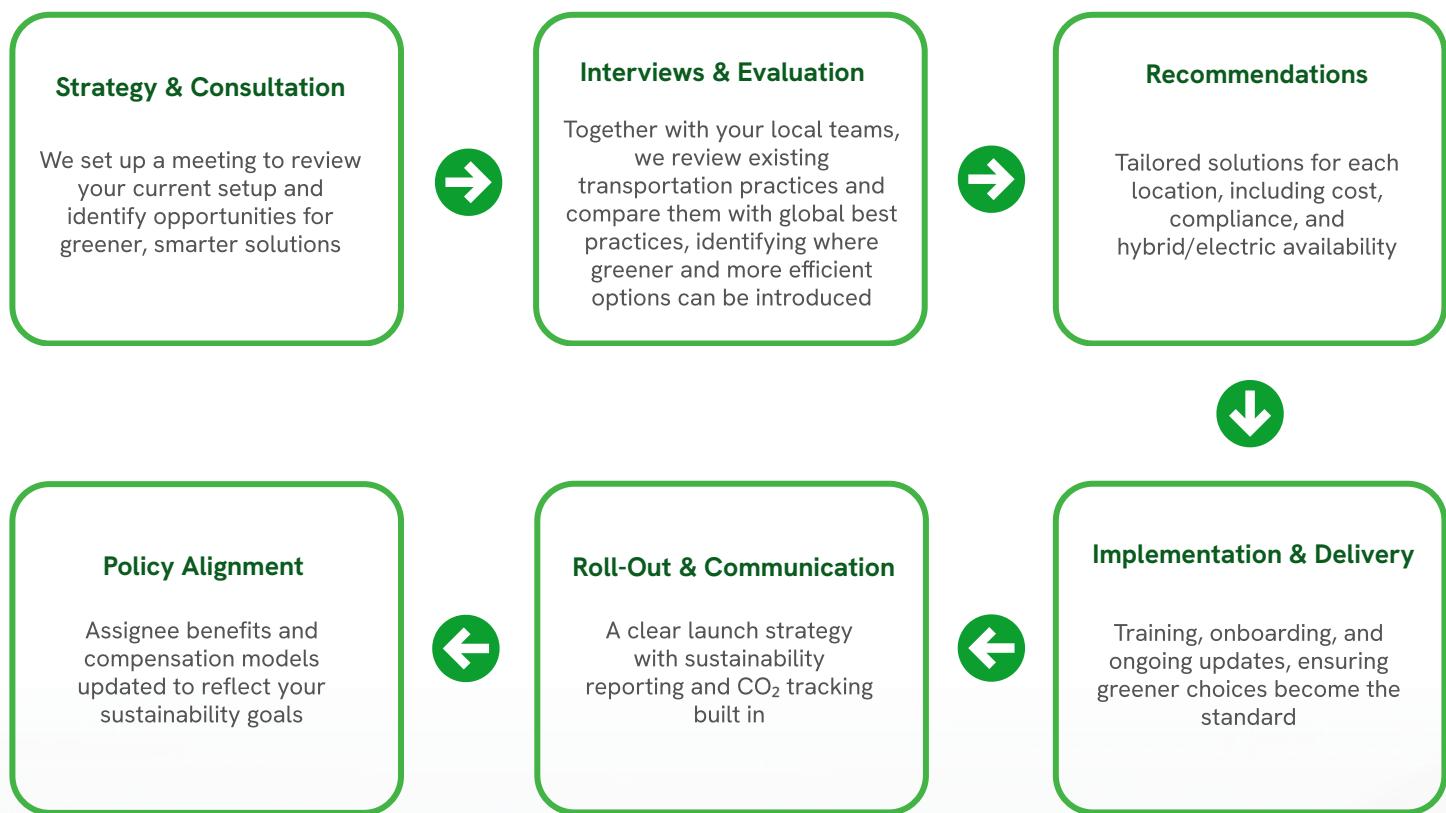
## Maximize the Impact

The **EcoRide Transportation Plan** combines ExpatRide's Corporate Global Mobility Transportation Program with our award-winning EcoRide sustainability initiative. This one-stop solution ensures your assignees have seamless and environmentally responsible transportation options wherever their assignments take them.

### The Benefits of a Transportation Plan

The **EcoRide Transportation Plan** is a crucial piece of your sustainability puzzle. Many companies overlook how assignees will get around in their new locations. We design a custom plan for your assignees, tailored to location, tier, and budget. By mandating sustainable vehicles in your mobility policies, you ensure lower emissions and real impact.

### How it Works:



## Minimize the Footprint

Significantly lower CO<sub>2</sub> emissions

Improve air quality

Reduce noise pollution

Help your assignees make better choices for a better planet -  
**Choose EcoRide** - Mandate sustainable vehicles - Accelerate the change.