



DISCLOSING BACK-END PRODUCTS ON RETAIL CONTRACTS & LEASE AGREEMENTS

For All Nissan Dealers

Publish Date: May 19, 2015

As a reminder, all back-end products **must be fully disclosed** on retail contracts and lease agreements. Back-end products include all NESNA Products, and non-NESNA products related to maintenance and service contracts, retail GAP, credit life & disability insurance, and any other insurance, road hazard coverage or maintenance products. Not all example products are available in all areas.

NESNA Products: Nissan Security+Plus:

- Prepaid Maintenance Plan
- Extended Protection Plan
- Guaranteed Auto Protection
- Ultimate Platinum Protection*
- Platinum Protection Plan
- Tire and Wheel Protection
- Theft Protection
- Key Replacement Protection
- Paintless Dent Repair Protection

*Titanium Protection in CA Only, replacing Ultimate Platinum

QualityGuard+Plus Products:

- Prepaid Maintenance Plan
- Extended Protection Plan
- Supreme Protection
- Deluxe Protection
- Powertrain Protection

Any contract or lease that does not have the back-end products disclosed correctly will be returned to you.

Example of a Back-end Product Disclosed on a NMAC Retail Contract

Back-end products must be disclosed in the **Itemization of Amount Financed** section under "Other" **OR** under "Cash Price."

The **Service, Maintenance and Related Agreements** box must also be signed by the buyer and co-buyer (note: there is not a box to sign on the LAW retail contracts).

J.	_____	\$ _____	(J)
Other (Seller may retain or receive a portion of these amounts):			
K.	Paid to SECURITY PLUS		
	for SERVICE CONTRACT	\$ 995.00	(K)
L.	Paid to _____	\$ _____	(L)
M.	Paid to _____	\$ _____	(M)
N.	Paid to _____	\$ _____	(N)
O.	Paid to _____	\$ _____	(O)
Total Other Charges (10A+B+C+D+E+F+G+H+I+J+K+L+M+N+O) . . . \$ _____ (10)			
11.	AMOUNT FINANCED (9+10)	\$ _____	(11)
SERVICE, MAINTENANCE AND RELATED AGREEMENTS			
No service contract or maintenance contract is required to purchase or obtain financing for a motor vehicle. These are options which are fully detailed in the contracts or certificates describing them. Please read those documents before signing this contract. If you elect either of these items by signing below, the cost is included in the Amount Financed under this contract. Seller may retain or receive a portion of these amounts.			
1.	SERVICE CONTRACT	\$ N/A	Deductible; Term 84 mos.; Cost \$ 995.00
2.	_____	\$ _____	Deductible; Term _____ mos.; Cost \$ _____
3.	_____	\$ _____	Deductible; Term _____ mos.; Cost \$ _____
4.	_____	\$ _____	Deductible; Term _____ mos.; Cost \$ _____
5.	_____	\$ _____	Deductible; Term _____ mos.; Cost \$ _____
Buyer and Co-Buyer want: ___ 1; ___ 2; ___ 3; ___ 4; ___ 5			
<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Buyer		Co-Buyer	

Example of a Back-end Product Disclosed on a NMAC Lease Agreement

If financed, back-end products must be disclosed in the **Itemization of Gross Capitalized Cost** section.

If paid for at delivery, back-end products must be disclosed in the **Itemization of Amount Due at Lease Signing or Delivery** section.

7. ITEMIZATION OF GROSS CAPITALIZED COST	
The following items you will pay over the lease term and are in your monthly payment:	
a) Agreed upon value of the Vehicle	\$ _____
b) Up-Front Sales Tax, if applicable	+ \$ _____
c) Title, License and Registration	+ \$ _____
d) Acquisition Fee	+ \$ _____
e) Service Contract(s) and/or Maintenance Contract(s) (See Section 10)	+ \$ 899.00
f) Credit Life and/or Disability Insurance (See Section 10)	+ \$ _____
g) Prior Credit or Lease Balance	+ \$ _____
h) _____	+ \$ _____
i) _____	+ \$ _____
j) _____	+ \$ _____
k) _____	+ \$ _____
l) _____	+ \$ _____
m) Total Gross Capitalized Cost	= \$ _____

4. ITEMIZATION OF AMOUNT DUE AT LEASE SIGNING OR DELIVERY	
<u>AMOUNT DUE AT LEASE SIGNING OR DELIVERY</u>	
a) Capitalized Cost Reduction including any net trade-in allowance	h) SERVICE CONTRACT + \$ 899.00
b) First Monthly Payment	i) _____ + \$ _____
c) Refundable Security Deposit	j) _____ + \$ _____
d) Title Fees	k) _____ + \$ _____
e) Registration Fees	l) _____ + \$ _____
f) Tax on Cap Cost Reduction	m) _____ + \$ _____
g) Sales Tax Paid in Advance	n) _____ + \$ _____
	o) Total = \$ _____

Back-end products must also be disclosed in the **Optional Insurance, Coverages and Warranties** section of the lease and must be initialed by the lessee or co-lessee.

10. OPTIONAL INSURANCE, COVERAGES AND WARRANTIES	
These products are not required to enter into this Lease and will not be provided unless you initial below. If insurance, coverages and/or warranties are purchased by you, these are shown in a notice given to you on this date. These products may not be available in some states.	
a) Credit Life Insurance	\$ _____ PREMIUM INITIAL COVERAGE AMOUNT
PROVIDER	LESSEE INITIALS COLESSEE INITIALS
b) Credit Disability Insurance	\$ _____ PREMIUM INITIAL COVERAGE AMOUNT
PROVIDER	LESSEE INITIALS COLESSEE INITIALS
c) Mechanical Breakdown Protection (Covers parts of Vehicle up to sooner of _____ months or _____ miles)	\$ _____ CHARGE
PROVIDER	LESSEE INITIALS COLESSEE INITIALS
d) Maintenance Contract	\$ _____ CHARGE
PROVIDER	LESSEE INITIALS COLESSEE INITIALS
e) SERVICE CONTRACT	\$ 899.00 CHARGE
PROVIDER	LESSEE INITIALS COLESSEE INITIALS
f) SECURITY PLUS	\$ _____ CHARGE
PROVIDER	LESSEE INITIALS COLESSEE INITIALS
g) _____	\$ _____ CHARGE
PROVIDER	LESSEE INITIALS COLESSEE INITIALS
Total Premiums/Charges	\$ _____

If you have any questions, please contact your Financial Services Manager or the Dealer Assistance Unit at (800) 678-4325.

Legal Disclaimer

This publication is for the purpose of explaining and clarifying the disclosure of back-end products on retail contracts and lease agreements. It is not intended to be relied upon as legal advice. All dealers are expected to obtain independent legal advice and guidance regarding their business operations from their own counsel.