


Your AutoAdvisorAI Vehicle Acquisition Plan is Ready

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Here is your custom negotiation strategy and vehicle analysis. Keep this handy on your phone when you walk onto the lot.

 **Pro Tip:** Print this Lease Acquisition Plan and take it with you to the dealership. Use the boxes below to physically check off each negotiation step.

Your Target Lease: 2026 Polestar 4 Long Range Single Motor (Pilot & Plus Packs) | 24 Months | 10,000 Miles Per Year

1. Your Core Financial Strategy

The Cash Down Trap: You have correctly identified a \$0 down payment as your goal. The dealership's national advertisement for this vehicle requires \$5,000 down to reach a specific payment. **Do not succumb to this.** If you put \$5,000 down and the vehicle is totaled or stolen three days after delivery, that money is gone forever; insurance pays the lender, not you. You must insist on a "Zero Drive-Off" or "Sign and Drive" lease where the \$5,000 "Capitalized Cost Reduction" is removed and the taxes/fees are rolled into the monthly payment.

Money Factor Audit: With a "Good" credit tier (670-739), you are susceptible to "dealer participation" markups on the interest rate. Demand the "Buy Rate" from Polestar Financial Services. To audit their quote: take the Money Factor (e.g., 0.0035) and multiply it by 2400. If the resulting APR is significantly higher than current top-tier EV rates (typically 3-6% for subsidized leases), they are padding the payment with hidden interest profit.

Capitalized Cost Leverage: The vehicle you selected has been on the lot for over 60 days. In the EV market, this is a massive liability for the dealer. Do not settle for just the \$7,500 EV incentive. You must demand a **dealer-side discount** of at least 6% to 8% off the \$67,100 MSRP (\$4,000 - \$5,300) **before** the rebates are applied. This is your primary lever for lowering the monthly payment without putting cash down.

Rebates & Incentives: Ensure you are receiving the \$7,500 Polestar Clean Vehicle Incentive. Additionally, if you currently own or lease a Tesla, you are eligible for an additional \$4,000 Tesla Conquest Bonus. If you are a returning Polestar customer, ensure the \$3,000 Loyalty Program is applied instead (these usually cannot be combined). Confirm these are applied as "Non-Cash Credits" and not as part of your dealer-side discount.

2. F&I Office Defense

Dismantle the Add-ons: Since you are opting for a 24-month lease, the vehicle will be under the factory bumper-to-bumper warranty for the **entire duration** of your ownership. Reject any "Extended Warranty," "Service Contracts," or "Pre-paid Maintenance." Polestar includes scheduled maintenance for the first 3 years or 30,000 miles, making these add-ons a 100% loss of capital for you.

Excess Wear & Use: The dealer may attempt to sell "Lease End Protection." At 10,000 miles per year and a 24-month term, the likelihood of exceeding wear standards is low. Decline this unless the price is under \$600 and you have a history of curb-rashing wheels or interior damage.

3. Your Negotiation Script

Use this verbatim in your email to Volvo of Scottsdale: "I am interested in VIN [Insert VIN] for a 24-month lease at 10,000 miles per year. I am doing a \$0 down, true sign-and-drive lease. Please roll all upfront taxes, registration, and the \$995 acquisition fee into the Gross Capitalized Cost. My credit is in the Good tier, and I expect the Polestar Financial Services base money factor with no dealer markup. Because this unit has been in inventory for over 60 days, I am looking for a dealer-side discount of \$5,000 off the MSRP before the \$7,500 EV incentive and my [Tesla Conquest/Loyalty] rebates are applied. Please send me a breakdown of the Adjusted Cap Cost, the Money Factor, and the Residual Value percentage."

4. Final Audit Checklist

Residual Value: Confirm the 24-month residual value is higher than the 36-month value (it should be, which helps lower the payment).

Acquisition Fee: Ensure it is \$995. Some dealers try to mark this up to \$1,295.

Disposition Fee: Note that there is typically a \$450 fee at the end of the lease to return the car; this is standard and usually non-negotiable.

Recommended Reading: Before starting your negotiations, please review our guide on [12 Common Dealer Negotiation Tactics](#).

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