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**Pricing Term Sheet**

**Terms Applicable to the Notes**

<b>Issuer:</b>	General Motors Financial Company, Inc. (the “ <b>Issuer</b> ”)
<b>Securities:</b>	4.600% Senior Notes due 2031 (the “ <b>2031 Notes</b> ”) 5.450% Senior Notes due 2036 (the “ <b>2036 Notes</b> ”)
<b>Ranking of the Notes:</b>	Senior unsecured
<b>Trade Date:</b>	January 5, 2026
<b>Settlement Date:</b>	January 8, 2026 (T+3)*
<b>Form of Offering:</b>	SEC-Registered (Registration No. 333-291951)
<b>Joint Book-Running Managers:</b>	BBVA Securities Inc. CIBC World Markets Corp. Citigroup Global Markets Inc. J.P. Morgan Securities LLC RBC Capital Markets, LLC Wells Fargo Securities, LLC
<b>Co-Managers:</b>	BNY Mellon Capital Markets, LLC MUFG Securities Americas Inc. U.S. Bancorp Investments, Inc. Academy Securities, Inc. Blaylock Van, LLC Samuel A. Ramirez & Company, Inc.

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**Terms Applicable to**

**4.600% Senior Notes due 2031**

<b>Aggregate Principal Amount:</b>	\$900,000,000
<b>Final Maturity Date:</b>	January 8, 2031
<b>Public Offering Price:</b>	99.978%, plus accrued and unpaid interest, if any, from January 8, 2026
<b>Benchmark Treasury:</b>	3.625% due December 31, 2030
<b>Benchmark Treasury Price and Yield:</b>	99-20+; 3.705%
<b>Spread to Benchmark Treasury:</b>	+90 bps
<b>Yield to Maturity:</b>	4.605%
<b>Coupon:</b>	4.600%
<b>Interest Payment Dates:</b>	January 8 and July 8 of each year, commencing on July 8, 2026
<b>Day Count Convention:</b>	30 / 360
<b>Optional Redemption:</b>	Par call on December 8, 2030 (the date that is one month prior to the stated maturity date). Prior to the par call date, make-whole at T+15 bps
<b>Denominations:</b>	\$2,000 and integral multiples of \$1,000 in excess thereof
<b>CUSIP / ISIN:</b>	37045X FM3 / US37045XFM39

**Terms Applicable to**  
**5.450% Senior Notes due 2036**

<b>Aggregate Principal Amount:</b>	\$600,000,000
<b>Final Maturity Date:</b>	January 8, 2036
<b>Public Offering Price:</b>	99.931%, plus accrued and unpaid interest, if any, from January 8, 2026
<b>Benchmark Treasury:</b>	4.000% due November 15, 2035
<b>Benchmark Treasury Price and Yield:</b>	98-23; 4.159%
<b>Spread to Benchmark Treasury:</b>	+130 bps
<b>Yield to Maturity:</b>	5.459%
<b>Coupon:</b>	5.450%
<b>Interest Payment Dates:</b>	January 8 and July 8 of each year, commencing on July 8, 2026
<b>Day Count Convention:</b>	30 / 360
<b>Optional Redemption:</b>	Par call on October 8, 2035 (the date that is three months prior to the stated maturity date). Prior to the par call date, make-whole at T+20 bps
<b>Denominations:</b>	\$2,000 and integral multiples of \$1,000 in excess thereof
<b>CUSIP / ISIN:</b>	37045X FN1 / US37045XFN12

\* Under Rule 15c6-1 under the Securities Exchange Act of 1934, as amended, trades in the secondary market generally are required to settle in one business day, unless the parties to any such trade expressly agree otherwise. Accordingly, purchasers who wish to trade Notes prior to the date that is one business day preceding the settlement date will be required, by virtue of the fact that the Notes initially will settle T+3, to specify an alternate settlement cycle at the time of any such trade to prevent a failed settlement. Purchasers of the Notes who wish to trade the Notes during such period should consult their own advisors.

The Issuer has filed a registration statement (including a preliminary prospectus supplement and an accompanying prospectus) with the Securities and Exchange Commission (the "SEC") for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents that the Issuer has filed with the SEC, including the preliminary prospectus supplement, for more complete information about the Issuer and this offering. You may get these documents for free by visiting the SEC website at [www.sec.gov](http://www.sec.gov). Alternatively, the Issuer, any underwriter or any dealer participating in the offering will arrange to send you the preliminary prospectus supplement and the accompanying prospectus if you request it by contacting: BBVA Securities Inc. at 1-800-422-8692, CIBC World Markets Corp. at 1-800-282-0822, Citigroup Global Markets Inc. at 1-800-831-9146, J.P. Morgan Securities LLC collect at 1-212-834-4533, RBC Capital Markets, LLC at 1-866-375-6829 and Wells Fargo Securities, LLC at 1-800-645-3751.

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