

Ally Financial Inc.  
Form FWP  
February 11, 2015

**Filed Pursuant to Rule 433**

**Registration No. 333-193070**

**Term Sheet dated February 10, 2015**

**3.250% Senior Notes due 2018**

|  |   |
|--|---|
| <b>Issuer:</b>   | Ally Financial Inc. ( Ally )  |
| <b>Expected Ratings:</b>                                   | BB+ / BB+ (S&P/Fitch)   |
| <b>Title of Securities:</b>                                | 3.250% Senior Notes due 2018 (the Notes )   |
| <b>Legal Format:</b>                                       | SEC Registered  |
| <b>Trade Date:</b>   | February 10, 2015   |
| <b>Settlement Date:</b>                                    | February 13, 2015 (T+3)   |
| <b>Final Maturity Date:</b>                                | February 13, 2018   |
| <b>Aggregate Principal Amount:</b>                         | \$600,000,000   |
| <b>Gross Proceeds:</b>                                     | \$595,764,000   |
| <b>Underwriting Discount:</b>                              | 0.700%  |
| <b>Net Proceeds to Ally before<br/>Estimated Expenses:</b> | \$591,564,000   |
| <b>Coupon:</b>   | 3.250%  |
| <b>Issue Price:</b>  | 99.294%   |
| <b>Benchmark Treasury:</b>                                 | 0.875% due January 15, 2018   |
| <b>Benchmark Treasury Yield:</b>                           | 1.033%  |
| <b>Spread to Benchmark Treasury:</b>                       | 246.7 bps   |
| <b>Yield to Maturity:</b>                                  | 3.500%  |
| <b>Interest Payment Dates:</b>                             | Semi-annually, in arrears on February 13 and August 13 of each year, until maturity, commencing August 13, 2015 |
| <b>Optional Redemption:</b>                                | None  |
| <b>Day Count Convention:</b>                               | 30/360; Unadjusted, Following Business Day convention   |
| <b>Business Days:</b>                                      | New York  |
| <b>CUSIP/ISIN Numbers:</b>                                 | CUSIP: 02005N AX8<br>ISIN: US02005NAX84   |
| <b>Joint Book-Running Managers:</b>                        | Citigroup Global Markets Inc.<br><br>Goldman, Sachs & Co.   |

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Merrill Lynch, Pierce, Fenner & Smith

Incorporated

Morgan Stanley & Co. LLC

**Co-Managers:** Credit Agricole Securities (USA) Inc.

Lloyds Securities Inc.

PNC Capital Markets LLC

Scotia Capital (USA) Inc.

U.S. Bancorp Investments, Inc.

CAVU Securities, LLC

Great Pacific Securities

Siebert Brandford Shank & Co., L.L.C.

Telsey Advisory Group LLC

The Williams Capital Group, L.P.

**Denominations:** \$2,000 x \$1,000

**Note:** A securities rating is not a recommendation to buy, sell or hold securities and may be subject to revision or withdrawal at any time.

**The Issuer has filed a registration statement (including a prospectus and related preliminary prospectus supplement for the offering) with the U.S. Securities and Exchange Commission (the SEC) for the offering to which this communication relates. Before you invest, you should read the preliminary prospectus supplement, the accompanying prospectus in that registration statement and the other documents the Issuer has filed with the SEC for more complete information about the Issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC's 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 prospectus if you request it by calling Citigroup Global Markets Inc. toll-free at 1-800-831-9146, Goldman, Sachs & Co. toll-free at 1-866-471-2526, emailing Merrill Lynch, Pierce, Fenner & Smith Incorporated at [dg.prospectus\\_requests@baml.com](mailto:dg.prospectus_requests@baml.com) or calling Morgan Stanley & Co. LLC toll-free at 1-866-718-1649.**

This communication should be read in conjunction with the preliminary prospectus supplement and the accompanying prospectus. The information in this communication supersedes the information in the preliminary prospectus supplement and the accompanying prospectus to the extent it is inconsistent with the information in such preliminary prospectus supplement or the accompanying prospectus.

Term Sheet dated February 10, 2015

**4.125% Senior Notes due 2022**

**Issuer:** Ally Financial Inc. ( Ally )

**Expected Ratings:** BB+ / BB+ (S&P/Fitch)

**Title of Securities:** 4.125% Senior Notes due 2022 (the Notes )

**Legal Format:** SEC Registered

**Trade Date:** February 10, 2015

**Settlement Date:** February 13, 2015 (T+3)

**Final Maturity Date:** February 13, 2022

**Aggregate Principal Amount:** \$650,000,000

**Gross Proceeds:** \$640,289,000

**Underwriting Discount:** 0.900%

**Net Proceeds to Ally before Estimated Expenses:** \$634,439,000

**Coupon:** 4.125%

**Issue Price:** 98.506%

**Benchmark Treasury:** 1.500% due January 31, 2022

**Benchmark Treasury Yield:** 1.819%

**Spread to Benchmark Treasury:** 255.6 bps

**Yield to Maturity:** 4.375%

**Interest Payment Dates:** Semi-annually, in arrears on February 13 and August 13 of each year, until maturity, commencing August 13, 2015

**Optional Redemption:** None

**Day Count Convention:** 30/360; Unadjusted, Following Business Day convention

**Business Days:** New York

**CUSIP/ISIN Numbers:** CUSIP: 02005N AY6  
ISIN: US02005NAY67

**Joint Book-Running Managers:** Citigroup Global Markets Inc.  
  
Goldman, Sachs & Co.  
  
Merrill Lynch, Pierce, Fenner & Smith  
  
Incorporated  
  
Morgan Stanley & Co. LLC

**Co-Managers:** Credit Agricole Securities (USA) Inc.

Lloyds Securities Inc.

PNC Capital Markets LLC

Scotia Capital (USA) Inc.

U.S. Bancorp Investments, Inc.

CAVU Securities, LLC

Great Pacific Securities

Siebert Brandford Shank & Co., L.L.C.

Telsey Advisory Group LLC

The Williams Capital Group, L.P.

**Denominations:** \$2,000 x \$1,000

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