

Ally Financial Inc.
Form FWP
May 15, 2015

Filed Pursuant to Rule 433

Registration No. 333-193070

Term Sheet dated May 14, 2015

3.600% Senior Notes due 2018

| | |
|--|--|
| Issuer: | Ally Financial Inc. (Ally) |
| Expected Ratings: | BB+ / BB+ (S&P/Fitch) |
| Title of Securities: | 3.600% Senior Notes due 2018 (the Notes) |
| Legal Format: | SEC Registered |
| Trade Date: | May 14, 2015 |
| Settlement Date: | May 19, 2015 (T+3) |
| Final Maturity Date: | May 21, 2018 |
| Aggregate Principal Amount: | \$1,000,000,000 |
| Gross Proceeds: | \$994,370,000 |
| Underwriting Discount: | 0.650% |
| Net Proceeds to Ally before Estimated Expenses: | \$987,870,000 |
| Coupon: | 3.600% |
| Issue Price: | 99.437% |
| Benchmark Treasury: | 0.750% due April 15, 2018 |
| Benchmark Treasury Yield: | 0.905% |
| Spread to Benchmark Treasury: | 289.5 bps |
| Yield to Maturity: | 3.800% |
| Interest Payment Dates: | Semi-annually, in arrears on May 21 and November 21 of each year, until maturity, commencing November 21, 2015 |
| Optional Redemption: | None |
| Day Count Convention: | 30/360; Unadjusted, Following Business Day convention |
| Business Days: | New York |
| CUSIP/ISIN Numbers: | CUSIP: 02005N BB5 ISIN: US02005NBB55 |
| Joint Book-Running Managers: | Citigroup Global Markets Inc. |

Edgar Filing: Ally Financial Inc. - Form FWP

Deutsche Bank Securities Inc.

Goldman, Sachs & Co.

Morgan Stanley & Co. LLC

BMO Capital Markets Corp.

CIBC World Markets Corp.

Lloyds Securities Inc.

Scotia Capital (USA) Inc.

U.S. Bancorp Investments, Inc.

Cabrera Capital Markets, LLC

C.L. King & Associates, Inc.

Drexel Hamilton, LLC

MFR Securities, Inc.

Samuel A. Ramirez & Company, Inc.

\$2,000 x \$1,000

Co-Managers:

Denominations:

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. 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, Deutsche Bank Securities Inc. toll-free at 1-800-503-4611, Goldman, Sachs & Co. toll-free at 1-866-471-2526 or 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 May 14, 2015

4.625% Senior Notes due 2022

| | |
|--|--|
| Issuer: | Ally Financial Inc. (Ally) |
| Expected Ratings: | BB+ / BB+ (S&P/Fitch) |
| Title of Securities: | 4.625% Senior Notes due 2022 (the Notes) |
| Legal Format: | SEC Registered |
| Trade Date: | May 14, 2015 |
| Settlement Date: | May 19, 2015 (T+3) |
| Final Maturity Date: | May 19, 2022 |
| Aggregate Principal Amount: | \$400,000,000 |
| Gross Proceeds: | \$393,548,000 |
| Underwriting Discount: | 0.850% |
| Net Proceeds to Ally before Estimated Expenses: | \$390,148,000 |
| Coupon: | 4.625% |
| Issue Price: | 98.387% |
| Benchmark Treasury: | 1.750% due April 30, 2022 |
| Benchmark Treasury Yield: | 1.948% |
| Spread to Benchmark Treasury: | 295.2 bps |
| Yield to Maturity: | 4.900% |
| Interest Payment Dates: | Semi-annually, in arrears on May 19 and November 19 of each year, until maturity, commencing November 19, 2015 |
| Optional Redemption: | None |
| Day Count Convention: | 30/360; Unadjusted, Following Business Day convention |
| Business Days: | New York |
| CUSIP/ISIN Numbers: | CUSIP: 02005N BC3 ISIN: US02005NBC39 |
| Joint Book-Running Managers: | Citigroup Global Markets Inc. Deutsche Bank Securities Inc. Goldman, Sachs & Co. Morgan Stanley & Co. LLC |

Edgar Filing: Ally Financial Inc. - Form FWP

Co-Managers:

BMO Capital Markets Corp.

CIBC World Markets Corp.

Lloyds Securities Inc.

Scotia Capital (USA) Inc.

U.S. Bancorp Investments, Inc.

Cabrera Capital Markets, LLC

C.L. King & Associates, Inc.

Drexel Hamilton, LLC

MFR Securities, Inc.

Samuel A. Ramirez & Company, Inc.

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. 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, Deutsche Bank Securities Inc. toll-free at 1-800-503-4611, Goldman, Sachs & Co. toll-free at 1-866-471-2526 or 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.