

Prospectus Supplement
(To Prospectus dated November 21, 2019)



\$750,000,000
Ally Financial Inc.
5.800% Senior Notes due 2025

This is an offering of \$750,000,000 aggregate principal amount of 5.800% Senior Notes due 2025 (the “notes”) of Ally Financial Inc. (“Ally”). The notes will bear interest at a rate of 5.800% per year. Ally will pay interest on the notes semi-annually on May 1 and November 1, in cash in arrears, of each year, beginning on November 1, 2020. The notes will mature on May 1, 2025.

The notes will be unsubordinated unsecured obligations of Ally and will rank equally in right of payment with all of Ally’s existing and future unsubordinated unsecured indebtedness and senior in right of payment to all existing and future indebtedness that by its terms is expressly subordinated to the notes. The notes will be effectively subordinated to all existing and future secured indebtedness of Ally to the extent of the value of the assets securing such indebtedness and structurally subordinated to all existing and future indebtedness and other liabilities (including trade payables) of subsidiaries of Ally, to the extent of the value of the assets of those subsidiaries.

Ally may, at its option, redeem, in whole or in part, the notes at any time on or after October 5, 2020 (180 days from April 8, 2020) (or, if additional notes are issued thereafter, beginning 180 days after such additional issuance), at the applicable redemption price described herein under “Description of Notes—Optional Redemption.”

The notes will be issued in denominations of \$2,000 and integral multiples of \$1,000 in excess thereof. The notes will not be listed on any exchange, listing authority or quotation system. Currently, there is no public market for the notes.

Investing in the notes involves risks. See “[Risk Factors](#)” beginning on page S-9 to read about risks you should consider before buying the notes.

	<u>Per Note</u>	<u>Total</u>
Price to public ⁽¹⁾	98.828%	\$741,210,000
Underwriting discount	0.450%	\$ 3,375,000
Proceeds, before expenses, to Ally	98.378%	\$737,835,000

⁽¹⁾ Plus accrued interest, if any, from April 8, 2020.

The notes are not savings or deposit accounts of Ally or any of its subsidiaries and are not insured by the Federal Deposit Insurance Corporation or any other government agency or insurer.

Neither the Securities and Exchange Commission nor any state securities commission has approved or disapproved of these securities or determined if this prospectus supplement or the accompanying prospectus is truthful or complete. Any representation to the contrary is a criminal offense.

The notes will be ready for delivery in book-entry form through The Depository Trust Company (“DTC”) and its participants, including Euroclear Bank, SA/NV and Clearstream Banking, *soci t  anonyme*, on or about April 8, 2020.

Co-Manager

Great Pacific Securities