

Volkswagen Financial Services

# Finance products explained





**Getting the keys to  
your very own  
Volkswagen has  
never been so simple.  
Explore our range of  
flexible finance  
options.**





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# About Volkswagen Financial Services

Choosing a new car is a very personal thing, and we think car finance should be just as personal. We are here to help you create an individually tailored mobility solution that's perfect for your budget, your lifestyle and your new vehicle.

## Trusted Volkswagen Specialists

We are the experts when it comes to financing and protecting your new Volkswagen. Our mobility options are first class, backed by high-quality advice and efficient service.

## Mobility for any driver

No matter whether you're buying your Volkswagen for business or pleasure, we have an excellent range of flexible mobility options for you to choose from. By helping you select the right option, we can even help save you money as well as time.

## Ongoing expert support

Our personalised service doesn't come to an end when you drive your Volkswagen out of the dealership, your dedicated Business Manager is only ever a phone call away. So whether you're in the market for a Volkswagen as a family car, to help expand your business or to make the most of a salary package, expert support is only a phone call away.

## Simplicity and convenience

By choosing Volkswagen Financial Services, you can make the most of your valuable time by arranging your finance on the spot, at your local Volkswagen dealership.





## Volkswagen Financial Services Product Benefits

When you choose an exceptional vehicle, it makes sense to choose an exceptional finance product to match. That's why we've designed our finance options specifically for Volkswagen drivers, offering excellent flexibility, reliability and service for the discerning motorist.

And because your finance package is individually tailored with the features you need, it's both practical and affordable.

### **No hidden costs**

No account keeping fees and a fixed interest rate mean you can budget for future repayments with complete accuracy.

### **Flexible finance options**

Choose from a range of personal and business finance solutions.

### **The term of your choice**

Structure your payments to suit your cash flow, with the option of paying less upfront (as applicable) and a balloon/residual payment at the end of your term.

### **Secured by your new Volkswagen**

Because your vehicle generally secures your finance, there's no need to tie up other business or personal assets as additional security.

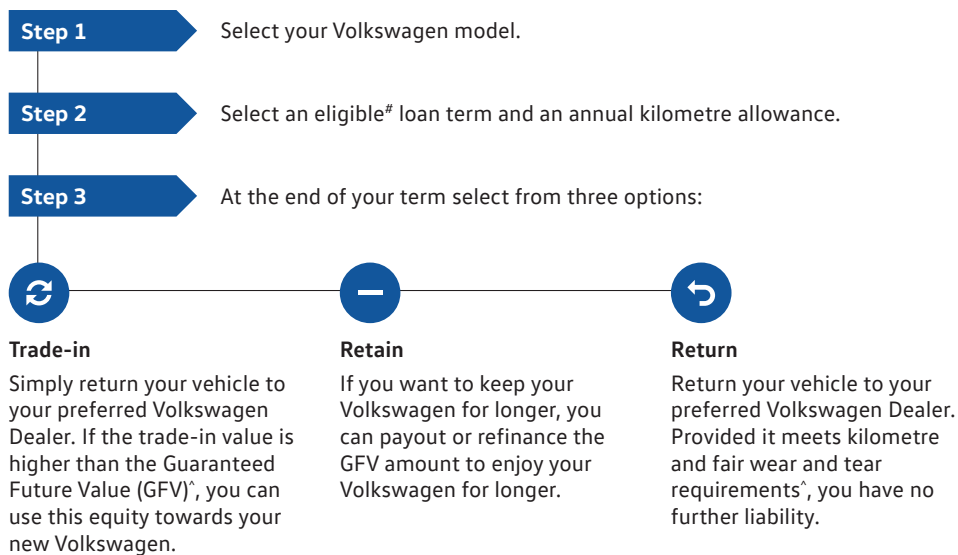
### **Easy payment options**

Pay weekly, fortnightly or monthly by direct debit or BPAY, so you can match your payments to your cash flow cycle.

# Volkswagen Choice

Naturally we understand that your Volkswagen represents a valuable investment, so we understand that you want to maintain it in premium condition. Volkswagen Choice<sup>^</sup> is a finance program tailored to the requirements of Volkswagen owners by providing assurance around your Volkswagen's future value<sup>^</sup>, whilst offering simple monthly instalment financing options.

Whether you are selecting your new Volkswagen for business or personal use, you can choose the contract term that best suits your requirements. Enjoy the confidence that comes from having locked in a minimum value up front to be attributed to your vehicle at the end of your contract<sup>^</sup>. There are also no account keeping fees with a fixed interest rate.



<sup>#</sup>Eligible loan terms include 12-60 months, vary by model and are subject to change, ask dealer for more information.







### **Benefits of guaranteeing your future value:**

#### **Peace of mind motoring**

Greater assurance, with a finance solution designed for the needs of approved Volkswagen customers.

#### **A choice of options at the end of your Volkswagen Financial Services contract**

Depending on your Volkswagen Choice package, you can choose to trade-in, retain or refinance your vehicle.

#### **A personally tailored solution**

Volkswagen Choice is designed to suit your needs based on the term you require for your contract and your proposed usage of your vehicle.

#### **Upgrade to the latest Volkswagen model more often**

Guaranteeing the future value of your Volkswagen<sup>^</sup> puts you in a great position to upgrade to a new Volkswagen at the end of your Volkswagen Choice term.

### **Maintaining your vehicle**

Your new Volkswagen is an investment in quality, so we understand that you would prefer to maintain it in premium condition.

To ensure the integrity of the program, your Volkswagen must be in an acceptable condition when you return it to us and must not exceed the kilometre limit. Of course, we also understand that some reasonable wear and tear is only to be expected, but it needs to remain within the provisions set by your Volkswagen Financial Services contract.

**To learn more about the Volkswagen Choice<sup>^</sup> program or to view our Fair Wear and Tear guide, visit your participating Volkswagen Dealer.**



## Consumer Loan

A Consumer Loan could be the perfect solution to get you and your family enjoying a new Volkswagen sooner.

With 100% finance for approved customers, there's nothing to pay upfront. You can personalise your Loan by choosing the term or paying a deposit, tailoring your repayments to suit your needs. A competitive fixed interest rate means you can move forward with confidence. And when the last payment's made, your Volkswagen is completely yours.

### Facts at a glance

- Personalise your Loan to suit your needs and lifestyle
- Choose from Loan terms of up to seven years
- Maximise your savings with a competitive fixed interest rate
- Pay no account keeping or annual fees
- Secure your Loan with your new Volkswagen – no additional security required for approved applicants
- Reduce your monthly repayments by adding a balloon payment at the end of your loan term or paying a deposit upfront







## Salary Packaging — Novated Lease

**A Novated Lease is an excellent choice if you are looking to make the most of a salary package, allowing you to own your new Volkswagen sooner.**

### **What is a Novated Lease?**

A Novated Lease is simply an agreement between you, your employer and Volkswagen Financial Services. We own the vehicle and your employer makes payments from your pre-tax income for an agreed length of time. Remember that if you leave your job, your new employer will have to take over the Novated Lease payments by renewing the novation agreement. As well as making life easier — it could also help you save money compared to the cost of buying a vehicle after tax.

### **At the end of your Lease**

When your Novated Lease ends, you have the option to upgrade to the latest model with a new Novated Lease or make an offer to purchase it. Remember that if you leave your job, you will need to take over the Lease.

### **Benefits for employers**

A Novated Lease can be a simple and cost-effective way to add value to your employees' remuneration packages, helping you find and retain talented staff. What's more, the repayments may be tax deductible.

### **Facts at a glance**

- Make the most of your salary package by paying for your new Volkswagen from your pre-tax income
- Choose from terms of up to five years
- Pay no account keeping or annual fees
- Secure your Lease with your new Volkswagen – no additional security required for approved applicants



# Enhance your business with a brand new Volkswagen

Whether you’re a sole trader or a large company; business vehicle finance with Volkswagen Financial Services makes sense.

Our business finance solutions can help you get the latest Volkswagen model for your organisation, with the smoothest possible application and approval process, ensuring none of your valuable time is wasted. With the option of 100% finance upfront, Volkswagen Financial Services can also help reduce the impact on your business’ cash flow.

We'll help you choose from our wide range of tax-effective finance solutions, including Finance Leases and Chattel Mortgages. Then we'll help you tailor your vehicle finance to suit your business needs. So you can be confident you'll achieve the best business outcome at a very competitive price.

	FINANCE LEASE	CHattel MORTGAGE
Deposit		.
Residual/balloon payment at the end of the term	.	.
Tax deductible repayments	.	
Tax deductible depreciation		.
Tax deductible interest		.
GST is payable on the cost of the asset		.
GST is payable on the repayments	.	

# Tailored fleet solutions

Managing a fleet can be a time consuming exercise, with numerous things to consider. So why not leave it to the experts?

Every business is different, and the needs of your fleet are unique. Depending on the size of your fleet, type of vehicle or even industry you work in, you may require special services or funding solutions.

We pride ourselves in ensuring that your fleet is structured in the best way to meet your needs, and will work with you to establish what your priorities are and how to achieve them. We will also grow with you – so if the needs of your business change, so can your fleet solution. To learn more about Tailored Fleet Solutions, contact your preferred Volkswagen Dealer.







# Talk to a Volkswagen Specialist

**When you're choosing a car, expert advice makes all the difference. And when you're getting car finance you should expect the same level of expertise.**

Our Business Managers are experts in Volkswagen vehicles and car finance. They are committed to helping you navigate the available options to find the perfect solution for you, so you can get behind the wheel of your dream Volkswagen faster.

Keep in mind our personalised service does not end when you leave the dealership. Your dedicated Business Manager will be there to help you throughout the life of your Loan or Lease, so specialist support is only ever a phone call away.

Visit your participating Volkswagen dealership to speak to a Business Manager today.

**[www.volkswagen.com.au](http://www.volkswagen.com.au)**



^Volkswagen Choice consists of an option to return your vehicle to Volkswagen Financial Services (VFS) ABN 20 097 071 460, Australian Credit Licence 389344, at the end of the term and requires VFS to purchase the vehicle at an agreed price determined by VFS, known as the Guaranteed Future Value (GFV). #Eligible loan terms include 12-60 months and are subject to change, ask dealer for more information. At the end of the term, you can elect to: (1) trade-in; (2) return; or (3) retain the vehicle by paying the GFV, which is a lump sum owed to VFS at the end of the loan term after all repayments have been made. You will be liable for any loan contract deficit and additional charges if you exceed the nominated kilometre allowance and/or the vehicle is not in an acceptable condition. Available on new and demonstrator Volkswagen vehicles for selected models. Contact your Official Volkswagen Dealer to verify eligible vehicles for this program. Fleet, government, rental buyers, hire car and chauffeur companies excluded.