


SIMPLY CLEVER FINANCE



ŠKODA



ŠKODA Financial Services



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

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ABOUT ŠKODA 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 ŠKODA Specialists

We are the experts when it comes to financing and protecting your new ŠKODA. 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 ŠKODA 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 ŠKODA out of the dealership, your dedicated Business Manager is only ever a phone call away. So whether you're in the market for an ŠKODA as a family car, to help expand your business or to make the most of a salary package, expert support is always available.

Simplicity and convenience

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





ŠKODA FINANCIAL SERVICES PRODUCT BENEFITS

We've designed our finance options specifically for ŠKODA 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 accuracy.

Flexible finance options

Choose from a range of personal and business finance solutions.

The term of your choice

Structure your repayments 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 ŠKODA

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.

CONSUMER LOAN

A Consumer Loan could be the perfect solution to get you and your family enjoying a new ŠKODA 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 is made, your ŠKODA 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 ŠKODA – 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.

What is a Novated Lease?

A Novated Lease is simply an agreement between you, your employer and ŠKODA Financial Services. We own the vehicle and your employer makes payments from your pre-tax income for an agreed length of time. 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'll need to take over the Lease repayments.

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. Also, the repayments may be tax deductible.

Facts at a glance

- Make the most of your salary package by paying for your new ŠKODA 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 ŠKODA – no additional security required for approved applicants

ENHANCE YOUR BUSINESS WITH A BRAND NEW ŠKODA

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

Our business finance solutions can help you get the latest ŠKODA model for your organisation, with a smooth application and approval process. With the option of 100% finance upfront, ŠKODA 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 Lease, Hire Purchase and Chattel Mortgage. We'll also help you tailor your vehicle finance to suit your business needs, so you can be confident you'll achieve the best possible outcome for your business.

	FINANCE LEASE	HIRE PURCHASE	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?

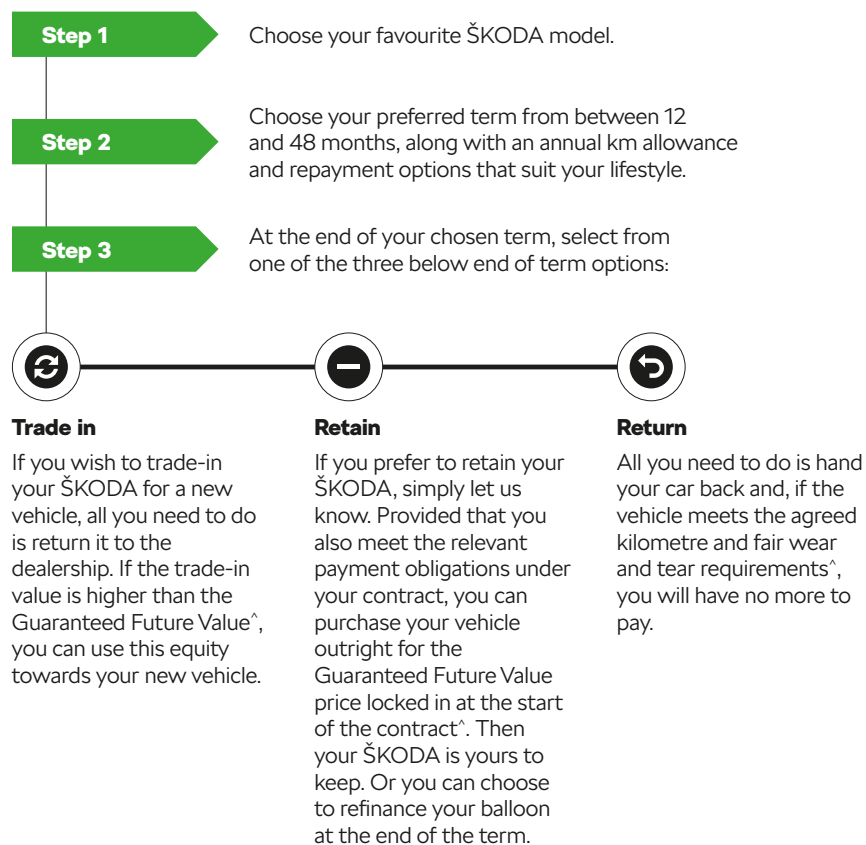
Every business is different, and the needs of your fleet are unique. Depending on the size of your fleet, type of vehicle or even industry you work in, you may require special services or funding solutions.

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 our tailored fleet solutions, contact your preferred ŠKODA Dealer.

ŠKODA CHOICE

ŠKODA Choice[^] is a flexible finance program that allows you to guarantee your vehicle's minimum future value[^] at the time of purchase, giving you peace of mind knowing the value of your ŠKODA is secured.

Whether you are selecting your new ŠKODA for business or personal use, you can choose the contract term that best suits your requirements. The interest rate is fixed for the life of your Loan and there are no account keeping fees. At the end of your ŠKODA Choice contract, you will enjoy the choice of three options: trade in, retain or return.





Benefits of guaranteeing your future value:

Peace of mind motoring

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

A choice of options at the end of your ŠKODA Financial Services contract

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

A personally tailored solution

ŠKODA 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 ŠKODA model more often

Guaranteeing the future value of your ŠKODA[^] puts you in a great position to upgrade to a new model at the end of your ŠKODA Choice term.

Maintaining your vehicle

Your new ŠKODA 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 ŠKODA must be in an acceptable condition when you return it to us and must not exceed the kilometre limit. We understand that some reasonable wear and tear is only to be expected, but it needs to remain within the provisions set by your ŠKODA Financial Services contract.

To learn more about the ŠKODA Choice[^] program or to view our Fair Wear and Tear guide, visit your participating ŠKODA Dealer.

TALK TO A ŠKODA 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 ŠKODA 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 ŠKODA 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 ŠKODA dealership to speak to a Business Manager today.

skoda.com.au

ŠKODA Financial Services

Finance. Fleet. Insurance. Mobility.

Important information: Because we do not know your personal objectives, please consider whether these products are appropriate for your circumstances. Before acting on any of the information in this brochure, please seek independent tax advice. To approved customers only and subject to a credit assessment. Terms and conditions apply.

^The ŠKODA Choice Program consists of an option to return the vehicle to ŠKODA Financial Services (SFS)** at the end of the term and require SFS** to purchase the vehicle at an agreed price known as the Guaranteed Future Value or GFV as determined by SFS** and set out in your contract. At the end of the term, you can elect to: (1) trade-in the vehicle; (2) exercise the option to return the vehicle; or (3) retain the vehicle by paying the GFV. The GFV is not a representation by SFS** as to the likely market value of the vehicle as at the end of your contract. The option is available on new and demonstrator ŠKODA vehicles for selected models only. Please verify with your dealership the vehicles that are eligible for the program. The GFV will be reduced, and you will be liable for any loan contract deficit, if you exceed the nominated kilometre allowance and/or the vehicle is not in an acceptable condition in accordance with the Fair Wear and Tear Guide available at www.skodafinancialservices.com.au. Other terms and conditions apply. The cost of the ŠKODA Choice Program is incorporated into the applicable interest rate. Please read the full terms and conditions. Please consider whether these products and services are appropriate for your circumstances. Before acting on any of the information on this page, please seek independent financial and tax advice. Full terms and conditions are available upon application. Available only to approved applicants of SFS**. Subject to credit assessment. Standard fees and charges apply. Fleet, government, rental buyers, hire car and chauffeur companies are excluded. Available at participating ŠKODA dealers. **SFS is a trading name of Volkswagen Financial Services Australia Pty Limited ABN 20 097 071 460. Australian Credit Licence 389344.