



**Your finance solutions**

**Audi** Financial Services

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



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# About Audi 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 Audi Specialists

We are the experts when it comes to financing and protecting your new Audi. 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 Audi 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 Audi out of the dealership, your dedicated Business Manager is only ever a phone call away. So whether you're in the market for an Audi 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 Audi Financial Services, you can make the most of your valuable time by arranging your finance on the spot, at your local Audi dealership.



# Audi Financial Services Product Benefits

We've designed our finance options specifically for Audi 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 Audi

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 Audi 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 Audi 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 Audi – 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 Audi 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 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. Also, the repayments may be tax deductible.

## Facts at a glance

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



# Enhance your business with a brand new Audi

Whether you are a sole trader or a large company; business vehicle finance with Audi Financial Services makes sense.

Our business finance solutions can help you get the latest Audi model for your organisation, with a smooth application and approval process. With the option of 100% finance upfront, Audi Financial Services can also help reduce the impact on your business' cash flow.

We will help you choose from our wide range of tax-effective finance solutions, including Finance Lease, Hire Purchase and Chattel Mortgage. We will also help you tailor your vehicle finance to suit your business needs, so you can be confident you will 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?

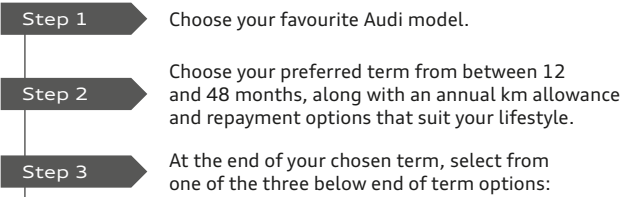
Every business is different, and the needs of your fleet are unique. Depending on the size of your fleet, type of vehicle or even industry you work in, you may require special services or funding solutions.


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 Audi Dealer.

# Audi Choice

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


Whether you are selecting your new Audi 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 Audi Choice contract, you will enjoy the choice of three options: trade in, retain or return.






**Trade in**

If you wish to trade-in your Audi for a new vehicle, all you need to do is return it to the dealership. If the trade-in value is higher than the Guaranteed Future Value^, you can use this equity towards your new vehicle.



**Retain**

If you prefer to retain your Audi, simply let us know. Provided that you also meet the relevant payment obligations under your contract, you can purchase your vehicle outright for the Guaranteed Future Value price locked in at the start of the contract^. Then your Audi is yours to keep. Or you can choose to refinance your balloon at the end of the term.



**Return**

All you need to do is hand your car back and, if the vehicle meets the agreed kilometre and fair wear and tear requirements^, you will have no more to pay.



## Benefits of guaranteeing your future value:

**Peace of mind motoring**  
Greater assurance, with a finance solution designed for the needs of approved Audi customers.

**A choice of options at the end of your Audi Financial Services contract**  
Depending on your Audi Choice package, you can choose to trade-in, refinance, retain or return your vehicle.

**A personally tailored solution**  
Audi 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 Audi model more often**  
Guaranteeing the future value of your Audi^ puts you in a great position to upgrade to a new model at the end of your Audi Choice term.

**Maintaining your vehicle**  
Your new Audi 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 Audi 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 Audi Financial Services contract.

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

# Talk to an Audi 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 Audi 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 Audi 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 Audi dealership to speak to a Business Manager today.

**audifinancialservices.com.au**

## Audi 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 Audi Choice Program consists of an option to return the vehicle to Audi Financial Services (AFS)\*\* at the end of the term and require AFS\*\* to purchase the vehicle at an agreed price known as the Guaranteed Future Value or GFV as determined by AFS\*\* 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 AFS\*\* as to the likely market value of the vehicle as at the end of your contract. The option is available on new and demonstrator Audi 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.audifinancialservices.com.au](http://www.audifinancialservices.com.au). Other terms and conditions apply. The cost of the Audi 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 AFS\*\*. Subject to credit assessment. Standard fees and charges apply. Fleet, government, rental buyers, hire car and chauffeur companies are excluded. Available at participating Audi dealers. \*\*AFS is a trading name of Volkswagen Financial Services Australia Pty Limited ABN 20 097 071 460. Australian Credit Licence 389344.

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