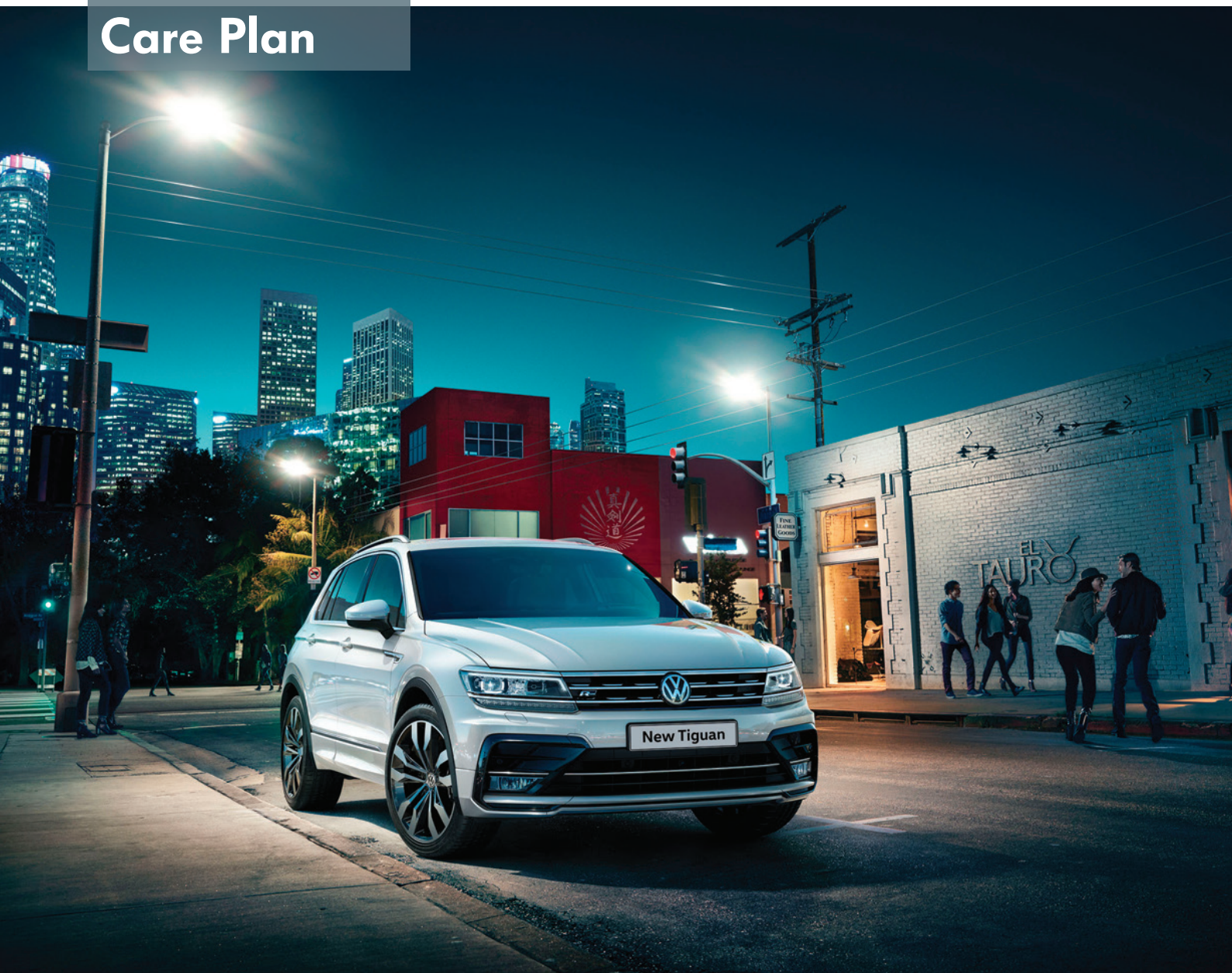


Volkswagen
Financial Services



Finance. Lease. Insurance. Mobility.

Volkswagen Care Plan



This is not an Insurance Product and approved maintenance requests will have no effect on your comprehensive insurance no-claim bonus.

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OVERVIEW OF OUR SERVICES

The Volkswagen Care Plan is an agreement between Volkswagen Financial Services South Africa (Pty) Ltd (us) and the client listed on the Plan Schedule (you).

The Volkswagen Care Plan includes provision for the maintenance and restoration of the exterior bodywork and interior furnishings of your vehicle that result from everyday wear and tear, in return for a fee.

Only the vehicle listed on the Plan Schedule has access to the selected maintenance and restoration services supplied by our list of agents.

KEY FEATURES OF THE MAINTENANCE PLAN:

- We will maintain your vehicle against everyday wear and tear.
- A maintenance repair is limited to a monetary value of R4500 including VAT.
- No additional fees are payable provided that the maintenance falls within the R4500 including VAT limit.
- Unlimited number of repairs provided that the repairs are within maintenance specifications, and pre-determined size limits.
- All work carries a 3 year guarantee.
- Our service extends to minor body maintenance only.

1. VOLKSWAGEN CARE PLAN

Maintenance Guidelines

Only the vehicle listed on the plan schedule has access to the selected maintenance and restoration services from the cover start date as stated on the plan schedule.

Maximum value is R4500 including VAT

Minor Dents	A dented area on the vehicle up to a maximum of 15cm in diameter and can be restored by Paintless Dent Removal technique.
Minor Scratches	A scratched area on the vehicle where the scratch is up to a maximum of 15cm in length.
Rims and Mags	Where your vehicle's wheel rims or alloy rims are damaged and repairable, we will pay for the repairs to the damage up to a maximum of R4500 including VAT (four thousand five hundred Rand) per 12 (twelve) month period of cover.
Tar Spots	Remove and restore an unlimited number of tar spots up to the service value.
Stone Chips	An area which can be filled and sealed to prevent corrosion. (The damage will remain slightly visible). Boot Mat Repairs to loose lay boot mat. Burn Holes Repair to burn holes in seat, as close as possible to existing material.
Centre Console Armrest Cubby	Restore or recover console armrest. Repairs to plastic cubby for scuffs and scratches (excludes hinges, arms and cubby locks).
Dashboard	Scuff or scratch shorter than 150mm and less than 1mm deep. We will paint the dashboard when faded and if markings are less than 60mm (The windscreen must be removed at owners risk and expense).
Door Grab Handles	Restore plastic handles that are scratched and scuffed (excludes replacement of damaged window switches).
Door Trim Kickplate	Restore if scratched or scuffed.
Front Seat Rear Pockets	Repairs to pockets in rear of front seats (excludes vehicles with flip trays).
Gear Lever Boot	Repairs to Gear Lever Boot provided the boot can be removed from the vehicle.
Gear Lever Knob	Repair to stitching of leather gear knob as well a repair to plastic gearknobs (excludes repairs to numbers on top).

Handbrake Boot	Restore if torn or ripped provided the boot can be removed for repair.
Heel Mat	Only to rubber heel mat on driver's side.
Leather Treatment	Treatment of leather in vehicles (including seats, headrests and door pad inserts). Limited to one treatment per 12 months cycle.
Loose Carpet at Sills	Repair loose carpet at both front and rear sills.
Odour Eliminator	Elimination of odours.
Parcel Tray	Repair to parcel tray (includes replacement of string).
Seat Base Panel	Replacement to match as close as possible to leather, cloth, vinyl.
Seat Panel Bolster	Replacement of seat bolster in leather, cloth, vinyl.
Seat Stitch Up	Re-stitching of loose stitches not more than 150mm.
Scotch Guard	All cloth seats treated. Limited to one treatment per 12 months cycle.
Scuff Marks on Leather	Repair any scuff marks on leather.
Stain Remover	Removal of stains from cloth upholstery. Limited to one treatment per 12 month cycle.
Steering Wheel	Re-spray leather steering wheel (does not include recovering).

Exterior maintenance to roof, bonnet and boot:

The roof, bonnet and boot will be Weatherproofed and disguised but damage will remain slightly visible. We cannot restore the damaged area back to its original condition but a paint touch-in will protect the area from further damage or corrosion. We apply this technique to a chip or a scratch.

2. HOW TO REQUEST A MAINTENANCE CALL

1. Ensure the damaged area falls within the guidelines of your Volkswagen Care Plan.
2. Have your documentation on hand and contact our repair network on 087 312 1083. alternatively you may log a claim on our website which is <https://www.motovantage.co.za/scratch-and-dent-cover>.
3. The photos can be emailed to info@streamlinerepairs.co.za
4. Once Streamline has processed the maintenance request, you will receive an SMS notification confirming the repair.
5. On approval, our administrator will contact you to arrange the repair date.
6. You will receive a confirmation SMS 24 hours prior to the maintenance call. Should this time no longer be convenient, it will be your responsibility to reschedule.

If a Mobile Repair Unit is available in your area, we will attend to your vehicle at a location of your choice. If a Mobile Repair Unit is not available to you, we will attend to your vehicle at one of our approved nationwide body maintenance shops.



Maintenance service request rules

1. You can accumulate small damages and the service value is limited to R4500 including VAT per visit.
2. We will take all damages into account to calculate the cost of the maintenance.
3. Existing damages cannot be carried over to a next maintenance request. If you do not restore all the existing damage, we will reject the same damage in following requests.
4. Only maintenance listed in the Maintenance Guidelines will be performed.

3. MAINTENANCE LIMIT

We will absorb the cost of up to R4500 including VAT per visit to service the vehicle.

4. MAINTENANCE PERIOD

This Maintenance plan is valid for the period as stated in your Plan Schedule.

Your Plan fee is financed and/or paid for in full upfront, the plan will remain in place for the full period as per your Plan Schedule.

5. PAYMENT OF FEES

You can renew the Volkswagen Care Plan if you have paid our fee for the following period.

6. WHAT MAINTENANCE IS NOT INCLUDED?

We do not provide maintenance or restoration to:

- parts or damages if not listed under the Maintenance Guideline of your Volkswagen Care Plan;
- requests that fall outside the period of this Volkswagen Care Plan;
- vehicles not listed in the Maintenance Plan Schedule;
- replace a body panel or part of it;
- a body panel that has been ripped, torn, perforated or damaged to the structure or alignment of the panel;
- accessories, door mouldings, window mouldings, beadings, lamps of any sort or window panels;
- locks and handles;
- car radios, sound equipment or car telephones;
- tyres;
- stickers;
- damage caused by hail.

We are not responsible for:

- depreciation in value arising from maintenance;
- maintenance to vehicles which carry trade goods for commercial purposes;
- services outside the Republic of South Africa.

7. CANCELLATION

Cancellation

You will have five business days from the start date in which to rescind this contract and we will then treat it as not having come into existence and will refund any amounts we have received from you on condition that no claim has been paid on this.

You or we may cancel this Volkswagen Care Plan any time by giving 31 days' written notice.

We may immediately cancel this Plan or place it on hold, refuse any transaction or instructions, or take any other action that we consider necessary in order to comply with the law and prevent or stop undesirable or criminal activity. This Plan does not have any surrender or paid up value.

Maintenance Plan terminate with stolen or write off vehicle

If the vehicle indicated in the Plan Schedule is stolen or damaged beyond repair, the Volkswagen Care Plan will terminate on the date of such incident.



Transferring the Volkswagen Care Plan if you sell the vehicle

If you sell the vehicle, the remaining part of this Volkswagen Care Plan is non-transferable and cannot be transferred to the new owner.

8. FRAUD

Your plan will be invalidated and you will lose your benefits under this maintenance plan if you, or anyone acting on your behalf:

- Files a request that is fraudulent, improper, improperly processed or improperly filed;
- Uses any fraudulent or improper means to get any benefit under this maintenance plan; or,
- Wilfully or negligently causes the damage or destruction that is the subject matter of the request.

9. YOUR RESPONSIBILITIES

It is your responsibility to obey the rules under this Volkswagen Care Plan so that we can maintain and restore your vehicle as agreed.

10. IMPORTANT TERMS

You / Your	means the client listed on the Maintenance Plan Schedule.
We / Us / Our	means Volkswagen Financial Services South Africa (Pty) Ltd., 135 Patricia Road, Freestone Office Park, Block A, Sandton, 2146
Vehicle	means the vehicle listed on the Plan Schedule
Maintenance certificate	means the document that lists your personal details, vehicle details, fee payable and the maintenance period.
Maintenance value	means the cost which we will absorb according to the work completed. We will not absorb more than R4500 including VAT per service.
Plan Schedule	means the document that lists your personal details, vehicle details, fee.

11. CONTACT DETAILS

The Volkswagen Care Plan is provided in cooperation with Streamline.

Streamline, MotoVantage House, Stonemill Office Park
300 Acacia Road, Blackheath, Johannesburg 2195

SMART
Tel: 087 312 1076/ 087 312 1083
info@smartuma.co.za

Volkswagen Financial Services is an authorised financial services and registered credit provider. NCRCP6635

12. Disclosure Notice

About the intermediary when the plan is sold by the Engine Room Director Solutions (Pty) Ltd.

Company Name:	The Engine Room Direct Solutions (PTY) Ltd
Registration Number:	2009/005040/07
Address (Postal & Physical):	PO Box 1034, Gallo Manor, 2052 MotoVantage House, Stonemill Office Park, 300 Acacia Rd, Blackheath, Johannesburg, 2195
Telephone Number:	087 312 1074
Email Address:	TERqueries@the-engine-room.co.za
Website:	www.motovantage.co.za
Authority:	The Engine Room is acting in terms of an agreement with the Supplier
Remuneration	The commission, consideration fees, charges or brokerages payable to the intermediary by any other person;
Public Officer Details:	087 312 1079
Complaints Contact:	Tel: 087 312 1074 complaints@smartuma.co.za
Claims Contact Details:	Telephone: 087 312 1083

If the plan is purchased from a Motor Dealer, the Motor Dealer has an obligation to confirm the following to you:

- The full business and trade names, registration number, postal and physical address, telephone numbers and e- mail address.
- The contact details of its public officer.
- Specify the exact service to be rendered by the intermediary.
- Disclose commission, consideration fees, charges or brokerages payable to the intermediary by any other person.

PRIVACY TERM AND PRIVACY NOTICE:

Your personal information (which, for the purposes of this term, includes special personal information) will be held by entities within the FirstRand Group.

To better understand the entities that form part of the FirstRand Group and how your personal information is treated, please refer to FirstRand's Privacy Notice which forms part of this privacy term. The Privacy Notice can be found on our can be found on our Platform (for example our banking app or website) or contact us to request a copy.

In this privacy term references to "we", "us" or "our" are references to the entities in the FirstRand Group, and all affiliates, associates, cessionaries, delegates, successors in title or third parties (authorised agents and contractors), when such parties are acting as responsible parties or operators in terms of applicable privacy laws, unless stated otherwise.

By accepting these Terms and Conditions or by utilising any products or services ("Solutions") offered by us, you acknowledge that in order to:

- conclude and fulfil contractual terms or obligations to you;
- comply with obligations imposed by law; or
- to protect or pursue your, our, or a third party's legitimate interests, including offering Solutions that best meet your needs;

your personal information may be processed through centralised functions and systems across entities in the FirstRand Group and may be used for the purposes, in the manner, and with the appropriate controls as set out in our Privacy Notice.

Where it is necessary to obtain consent for processing outside of this privacy term, we will explicitly seek your consent separately.

We want to ensure that you fully understand how your personal information may be used. We have described the purposes for which your personal information may be used in detail in our Privacy Notice. We have also set out further information about accessing, correcting or objecting to the processing of your personal information in our Privacy Notice. We strongly advise that you read our Privacy Notice.

For the purposes of these Terms and Conditions the responsible party is the party with whom you are contracting a Solution, as well as other entities in the FirstRand Group, which are listed in our Privacy Notice as responsible parties. For the contact details of these responsible parties, please see our Privacy Notice.

PRIVACY NOTICE:

Volkswagen Financial Services South Africa (Pty) Ltd

Volkswagen Financial Services South Africa (Pty) Ltd is committed to protecting your privacy and complying with applicable data protection and privacy laws. This Privacy Policy ("Policy") is designed to help you understand what kind of information we collect in connection with our products and services and how we process and use such information. Throughout this Policy the term "Personal Data" means information relating to an identified or identifiable individual (i.e. a natural person).

"Volkswagen Financial Services South Africa (Pty) Ltd" refers to Volkswagen Financial Services South Africa (Pty) Ltd, including all its group companies, affiliates and subsidiaries from time to time (also referred to as "we", "us", or "our"). You acknowledge and agree that your personal data collected may be used in accordance with this Policy by Volkswagen Financial Services South Africa (Pty) Ltd, which will be regarded, individually or jointly, as the data controller in respect of such data.

This Policy applies to personal data collected in connection with products and services offered by Volkswagen Financial Services South Africa (Pty) Ltd or from other interactions with us where a link or other appropriate reference of incorporation to this Policy is made, for example, in connection with our products, websites, applications and other types of services offered by Volkswagen Financial Services South Africa (Pty) Ltd typically in electronic form, as well as other services such as customer care and warranty services, customer events, or promotions and campaigns.

We may provide additional privacy related terms in connection with a particular Volkswagen Financial Services South Africa (Pty) Ltd product or service. Such product or service specific terms prevail over this Policy to the extent of any conflict. Our products or services may also contain links to other companies' websites and other third-party services that have privacy policies of their own. We recommend that you carefully read the privacy policies of such services. Volkswagen Financial Services South Africa (Pty) Ltd is not responsible for the privacy practices or contents of any such third-party services.

Where a consent from you to the processing of personal data described in this Policy is required under the applicable law, such consent will be obtained by an appropriate mechanism such as ticking a box stating your consent, choosing technical settings for a service, website, application or other statement or conduct clearly indicating your acceptance to the processing, depending on the product, website, service or application you are using. We strongly advise that you read our Privacy Policy on our website.

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