

Your guide to Audi Financial Services



Audi
Financial Services

Finance. Fleet. Insurance. Mobility.





Finance. Fleet. Insurance. Mobility.



About Audi Financial Services

Audi Financial Services Product Benefits

Personal Finance

Consumer Loans	13
Novated Lease / Salary Packaging	15

Business Finance

Finance Lease	21
Hire Purchase	21
Chattel Mortgage	21
Fleet Solutions	23

Mobility

Audi Choice – Guaranteed Future Value	24
Service and Maintenance	32
Audi Approved : <i>plus</i>	40



Finance. Fleet. Insurance. Mobility.



Mobility solutions
from a brand you
can trust



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.



The Audi standard

For over 60 years, we've been assisting drivers to buy and protect their dream cars. You can be certain of superb value, service and reliability with a mobility solution worthy of your Audi.

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 only a phone call away.



Simplicity and convenience

By choosing Audi Financial Services, you can make the most of your valuable time by arranging your finance, insurance, service and maintenance on the spot, at your local Audi dealership.



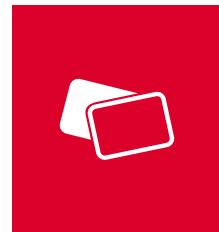
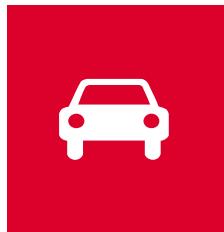
Audi Financial Services

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 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.



100% on-road finance

Finance up to 100% of the cost of new vehicles, including registration, insurance and on-road costs, or pay a deposit for lower repayments (if applicable).

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 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.

No hidden costs

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

Personal finance with Audi Financial Services







Finance. Fleet. Insurance. Mobility.

Consumer Loan

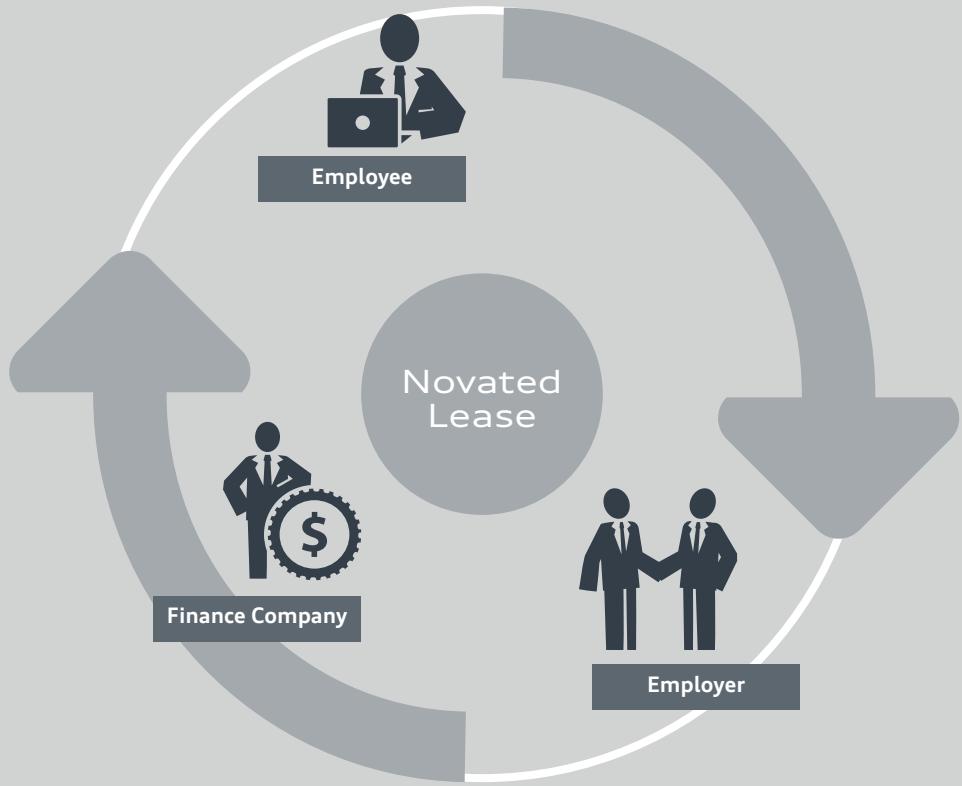
A Consumer Loan could be the perfect solution to get you and your family enjoying a new Audi sooner.

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's 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
- ▶ Buy with 100% finance, including insurance, registration and on-road costs
- ▶ 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





Novated Lease

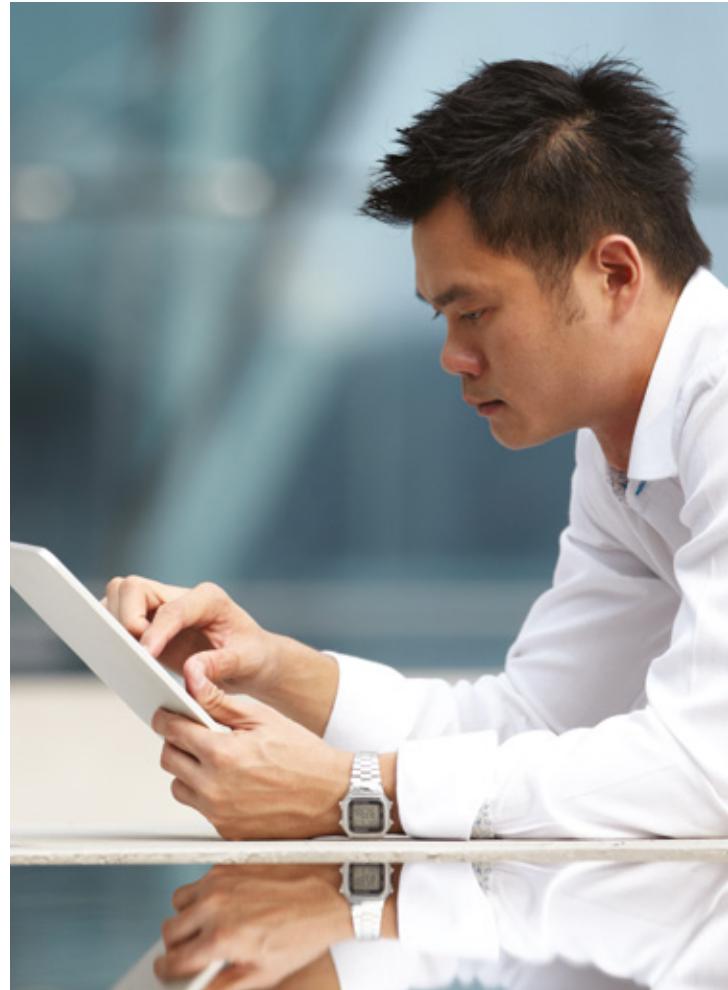
- Salary Packaging

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 Audi sooner.

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. 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.





Finance. Fleet. Insurance. Mobility.



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, make an offer to purchase it or return the vehicle to us. Remember that if you leave your job, you'll need to take over the lease payments.

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 Audi from your pre-tax income
- ▶ Enjoy 100% finance covering registration, on-road costs and insurance, with no upfront payment
- ▶ 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

Business finance with Audi Financial Services





Enhance your business with a brand new Audi

Whether you're 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 the smoothest possible application and approval process, ensuring none of your valuable time is wasted. With the option of 100% finance upfront, Audi Financial Services can also help reduce the impact on your business' cash flow.



Business finance

options

We'll help you choose from our wide range of tax-effective finance solutions, including Finance Leases, Hire Purchase 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	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	▶	▶	



Finance. Fleet. Insurance. Mobility.



Tailored Fleet Solutions with Audi Financial Services

Managing a fleet can be a time consuming exercise, with a myriad of 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 Audi Fleet Solutions call us on 1300 845 327 and speak to one of our Fleet Specialists.

Audi Choice – Guaranteed Future Value







Guarantee the future value of your vehicle

Naturally we understand that your Audi represents a valuable investment, and you seek to protect that investment. Audi Choice¹ is a finance program tailored to the requirements of Audi owners by providing assurance around your Audi's future value², whilst offering simple monthly instalment financing options.

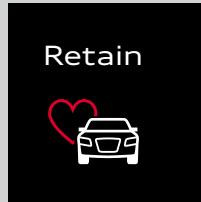
Whether you are selecting your new Audi for business or personal use, you can choose the contract term that best suits your requirements. Enjoy the confidence that comes from having locked in a minimum value up front to be attributed to your vehicle at the end of your contract¹. There are also no account keeping fees and with a fixed interest rate, and the benefit of the Guaranteed Future Value², this means you can be confident about your future commitments.

At the end of your term, you can simply choose to:



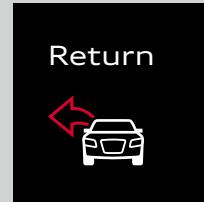
Trade-in

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 Value², 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, if we agree, you can purchase your vehicle outright for the Guaranteed Future Value price locked in at the start of the contract². Then your Audi is yours to keep. Or you can choose to refinance your balloon at the end of the term.

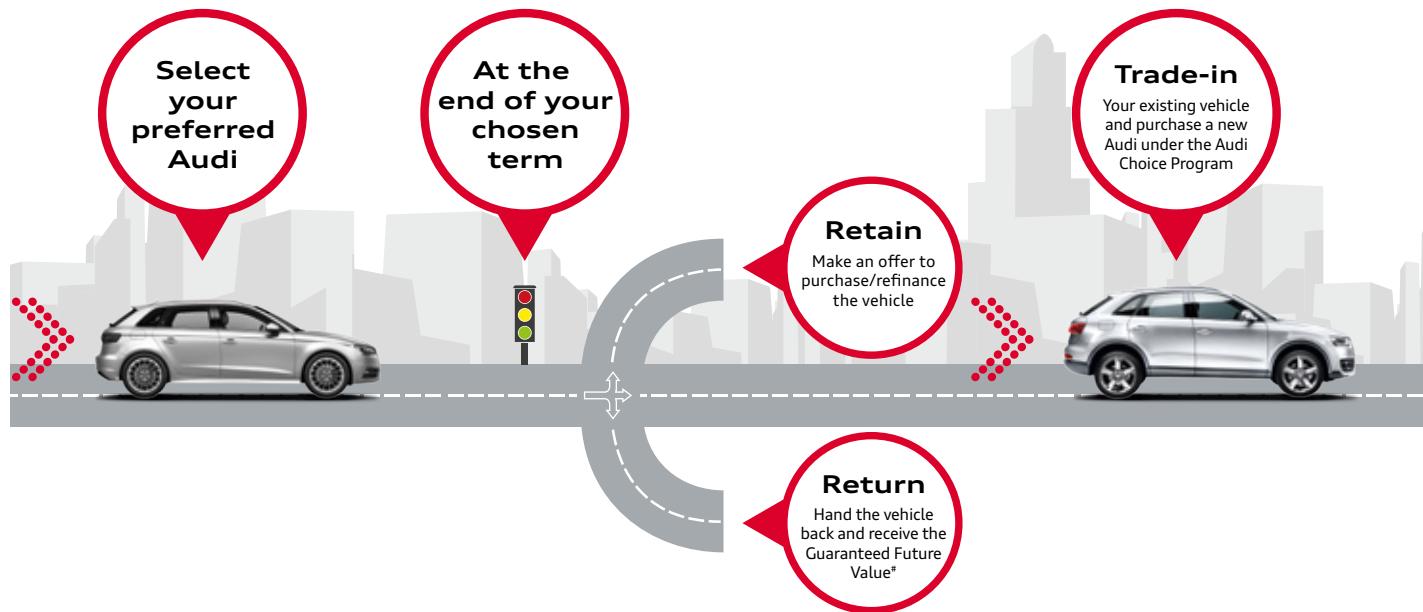


Return

Simply return your vehicle to your Audi dealership at the end of the term. If the vehicle meets the agreed requirements², we will give you the benefit of the full Guaranteed Future Value amount.

Please speak to your Audi Business Manager for information on how we may be able to help you.

Enjoy the power of choice



#Subject to kilometre limits and the vehicle remaining in acceptable conditions.

Benefits of guaranteeing your future value

Peace of mind motoring

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

Assurance of your Audi's future value

We can help to protect the value of your vehicle by setting the value that you can receive for your Audi at the end of your contract².

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

The Guaranteed Future Value 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

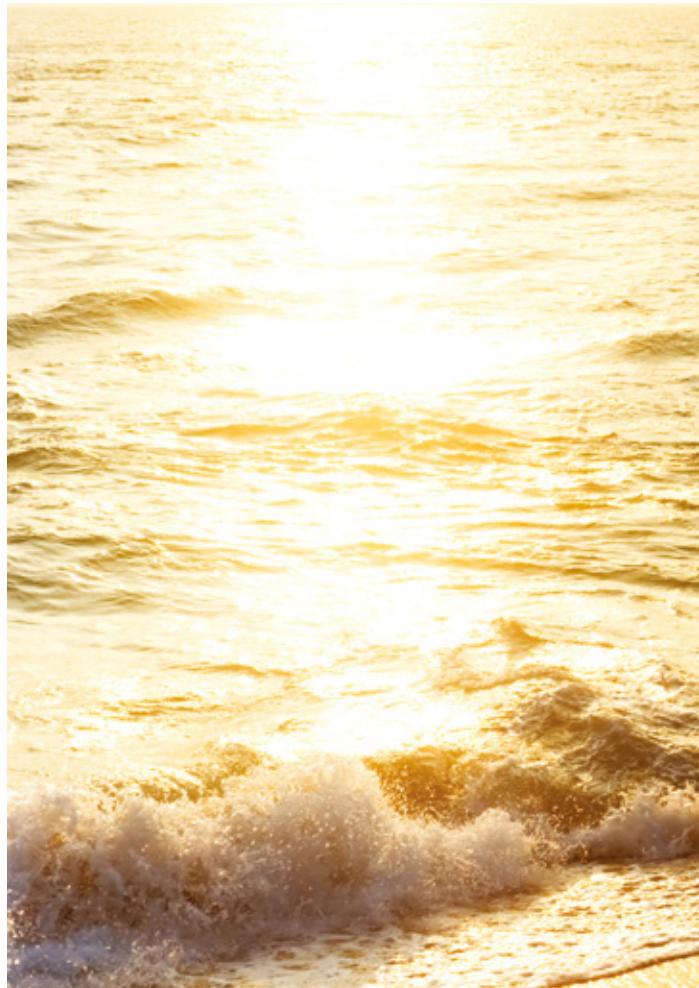
Guaranteeing the future value of your Audi² puts you in a great position to upgrade to a new Audi at the end of your Audi Choice term.

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. 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 Audi Financial Services contract.

Where the vehicle is not in acceptable condition, the Guaranteed Future Value of your vehicle will be reduced. A kilometre limit will also be nominated under the contract. If you have exceeded the nominated kilometres, your Guaranteed Future Value will also be reduced. However, this won't affect your ability to choose whether you trade-in, retain (or seek to refinance) or return your Audi.





Peace of mind

With the future value minimum value you can receive for your Audi established², you can be confident about your future commitments, while enjoying a monthly instalment today.

The Guaranteed Future Value of your Audi is established at the beginning of the contract term, depending on the model and specifications of your Audi and the options you choose. You'll enjoy the peace of mind of knowing in advance exactly, at a minimum, the value you can receive for your vehicle at the end of the term of your contact².

To learn more about the Audi Choice program, visit your participating Audi Dealer and speak to your Business Manager.

audifinancialservices.com.au/gfv

Service and Maintenance







Service and Maintenance with Audi Financial Services

Our Service and Maintenance plans are available across selected Audi models and covers your vehicle's care for the duration of your ownership, keeping your Audi running at its peak performance.

You will have the confidence in knowing your Audi stays in top condition, and having the assurance of knowing your Audi is being maintained by trained Audi technicians, using genuine Audi parts.

You don't have to have a finance contract with Audi Financial Services to take advantage of an Audi Service and Maintenance plan; it's a standalone product with a range of options to ensure it's structured to match your budget and driving style, allowing you to split payments of your cars care into easy instalments.

Choose your own term and kilometre options up to a maximum term of up to 60 months and a maximum total kilometre limit of 150,000km.

Your local Audi dealership will be able to walk you through the options and help you decide which plan will suit your needs.

Benefits of having an agreed Service and Maintenance plan in place from the start include:

Easy budgeting

Pay monthly by direct debit, so you don't have to pay all your agreed service expenses at once.

Experts at work

Audi trained technician's service your car with genuine Audi parts and accessories, so you know your vehicle is always in good hands.

Options to suit you

Benefit from the flexibility to choose your payment term, number of service years and kilometre limits to suit your needs.

Lock in prices

Have the confidence in knowing you won't be affected by the potential rising prices for labour or parts, as they are all locked in at today's value.

Transferable

You can transfer any unused balance on your existing Service and Maintenance Plan to a new one, should you upgrade to a new Audi. You even have the flexibility to cancel your plan at any time.

Easy maintenance for your Audi

Ensure your Audi is maintained to recommended standards, to keep it in peak condition and help maintain its value.

Service and Maintenance

with Audi Australia

Affordable and convenient, the Audi Genuine Care Service Plan ensures your Audi maintains peak performance.

Reassuringly comprehensive, the Audi Service Plan gives owners the peace of mind of supremely qualified scheduled servicing – so you can rest assured that your vehicle is in the hands of technicians trained by the Audi factory.

As part of this generous package, Audi will inform you of scheduled servicing costs before they occur – avoiding any surprises down the road. Audi customers will also retain the option of transferring the plan upon sale and likely benefiting from a more appealing resale price.





Finance. Fleet. Insurance. Mobility.

Service and Maintenance Overview

Scheduled Payments

Audi Service Plan Flexi

The **Audi Service Plan Flexi** covers all the basics, so your scheduled services are all taken care of.

With an easy monthly payment, choose your finance (up to 60 months) and kilometre (maximum of 150,000km) terms upfront.

Includes:

- ▶ Scheduled servicing as recommended by Audi Australia
- ▶ Engine oils
- ▶ Brake fluid change

Audi Service Plan Flexi Plus

Get even more superior service with the **Audi Service Plan Flexi Plus** plan. The plan allows you to select from a range of additional service options. This is the perfect plan to care for your investment and make sure your Audi is well taken care of.

With an easy monthly payment, choose your finance (up to 60 months) and kilometre (maximum of 150,000km) terms upfront.

Includes:

- ▶ Scheduled servicing as recommended by Audi Australia
- ▶ Engine oils
- ▶ Brake fluid change

PLUS you have the option to add one or all of the following:

- ▶ Windshield Wipers
- ▶ Wheel Alignment
- ▶ Air Conditioning Re-gas

Upfront Payment

Audi Genuine Care Service Plan⁷

Affordable and convenient, the **Audi Genuine Care Service Plan⁷** ensures your Audi maintains its peak performance.

One upfront payment for the fixed plan, available across a wide range of models and covers all your scheduled servicing, for the duration of three years or 45,000km (whichever comes first).

Includes:

- ▶ Scheduled servicing as recommended by Audi Australia
- ▶ Engine oils
- ▶ Brake fluid change

All other maintenance checks as per Audi Service Plan schedule.

Audi Approved :*plus*

When you purchase an Audi Approved :*plus* pre-owned vehicle, you're buying peace of mind in the trusted Audi brand. That means you will enjoy all the same quality, value and prestige that comes with owning an Audi.

Before any vehicle is sold on the Audi Approved :*plus* program, we ensure it is in pristine condition. We only select the best, evaluating the vehicles carefully and ensuring they have regular servicing. Each vehicle must undergo our comprehensive 115 point Safety and Mechanical quality inspection which is carried out by our factory trained technicians. This means only the very best vehicles get approved, providing you with peace of mind.

With special financing and leasing options, you can add ease and certainty to your Audi Approved :*plus* Pre-Owned experience. For more information about buying an Audi Approved :*plus* pre-owned vehicle, please visit audiapproved.com.au







Talk to an Audi Specialist

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

Our Business Managers are experts in Audi vehicles, car finance and insurance. 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 local Audi dealership to speak to a Business Manager today.

audifinancialservices.com.au or audi.com.au



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.

¹ The Audi Choice Program consists of an option that requires Audi Financial Services to purchase your vehicle at the end of your Audi Financial Services Chattel Mortgage, Consumer Loan or Hire-Purchase for a value (known as the Guaranteed Future Value) determined by Audi Financial Services and set out in your contract. The Guaranteed Future Value is not a representation by Audi Financial Services as to the likely market value of your vehicle as at the end of your contract. The option is available on selected Audi Passenger Vehicles. Please verify with your dealership vehicles that are eligible for the program. If vehicles are not returned in an acceptable condition, as defined in the terms and conditions or exceed kilometre restrictions the Guaranteed Future Value will be reduced. The cost of the Program is incorporated into the interest rate on your loan or your rental. This is a summary only. 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 in this brochure, please seek independent financial and tax advice. Full terms and conditions are available upon application. Available only to approved applicants of Audi Financial Services. Subject to credit assessment. Fees and charges apply. Fleet, government, rental buyers, hire car and chauffeur companies are excluded. ² See the "Maintaining your Vehicle" section in the Customer brochure for information on the circumstances in which the Guaranteed Future Value will be reduced. Conditions apply. Vehicles and accessories shown may vary from actual specifications and colours available when ordering your vehicle. Other fees and charges apply. Overseas model may be shown.

⁶ Service and Maintenance Products - Scheduled Servicing and Scheduled Servicing + are offered by Volkswagen Financial Services Australia Pty Limited ABN 20 097 071 460, trading as Audi Financial Services. For full exclusions and product terms, please see our Service and Maintenance Plan product terms and conditions, available on application. The Audi Service and Maintenance Plans are made available by us through participating Audi Dealerships. To maintain the high performance of your vehicle, your dealer may recommend maintenance and/or other services in addition to those listed in the Scheduled Services and Scheduled Servicing + plans. These additional services may not be covered under our Audi Service and Maintenance Plans and may require additional payments to cover these services. If you purchase a Service and Maintenance plan after you have purchased your car it is likely that you will not have made a sufficient number of payments to cover the cost of the servicing. In these circumstances you will have to pay the difference at the time you are taking you servicing

⁷ Service and Maintenance Product – Audi Genuine Care Service Plan is offered by Audi Australia Pty Ltd ABN 86 077 092 776. Audi Genuine Care Service Plans are available for purchase from participating Audi Dealerships at the point of sale of eligible vehicles or up to 12 months from the date of first registration of the vehicle, subject always to the vehicle's first scheduled service not having been performed. Audi Genuine Care Service Plan commences from the first date of vehicle registration. Terms, conditions and exclusions apply and can be viewed at www.audi.com.au

Audi Financial Services is a trading name of Volkswagen Financial Services Australia Pty Limited
ABN 20 097 071 460, Australian Credit Licence 389344. Current at time of print May, 2016

