

Volkswagen Financial Services Australia

Finance Products Explained


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

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About us

At Volkswagen Financial Services Australia, we're here to make your journey smoother, from choosing your vehicle to financing it with confidence.

With decades of global experience and a strong presence in Australia, we offer smart, flexible finance solutions designed around you.

Whether you're purchasing your first vehicle or upgrading to your next, we provide the convenience, trust, and innovation you expect from the Volkswagen name. Think of us as your finance partner; committed to making ownership simple, seamless, and tailored to your lifestyle.

Why finance with us?

Volkswagen Financial Services Australia is built exclusively to represent the automotive brands within the Volkswagen Group, delivering flexibility, speed, and confidence at every step.

Tailored to You

Choose from finance options that suit your lifestyle — not the bank's.

Flexible, Affordable Plans

Customise loan terms up to 84 months with deposit and balloon payment options to reduce repayments.

Fast & Simple

Enjoy streamlined approvals and fixed rates, with no ongoing account-keeping fees (establishment and dealer-arranged fees may apply).

Backed by Experts

Get personalised support from the team who knows your vehicle best.

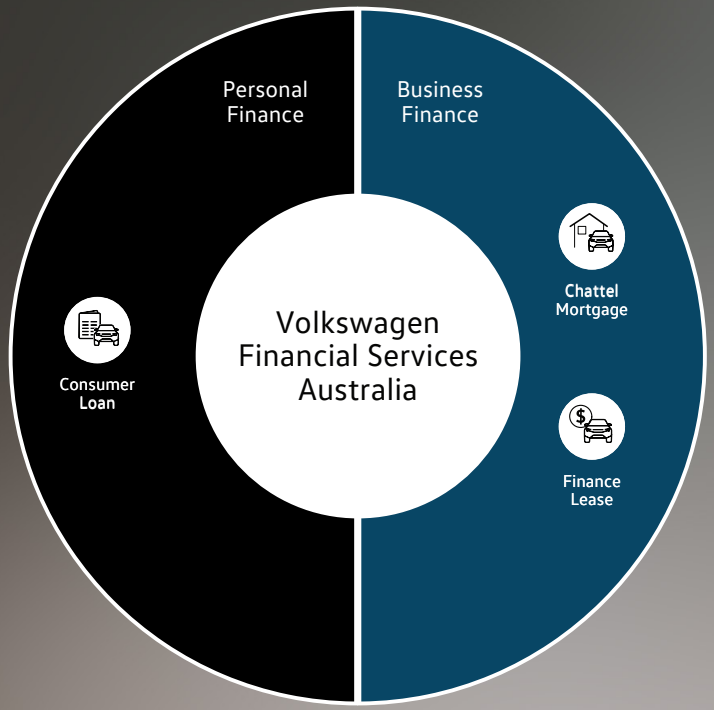
Options at Every Turn

Select repayment schedules that suit your budget and end-of-term solutions that work for you.



Explore the Volkswagen Financial Services Australia product range

Getting the keys to your vehicle has never been so simple. Explore our range of flexible finance options designed to match your lifestyle and driving goals.





Personal Finance made simple

Consumer Loan

Personalised repayments that fit your lifestyle

A Consumer Loan is a straightforward way to finance your new or used vehicle. It's a secured loan designed to help you get behind the wheel sooner, with flexible options to make your repayments work for you.

For more information, visit the Target Market Determinations page.

Your benefits

- **No annual fees** or account keeping charges
- **Flexible loan terms** — up to 7 years
- Option to add a **deposit or balloon payment** at the end of your loan to reduce your monthly repayments
- **Competitive fixed interest rate** to help save you money
- **No extra security** required for approved applicants

Important Information: Volkswagen Financial Australia Services is authorised under Australian Credit Licence 389344. Credit criteria, fees, charges, and terms and conditions apply.

Business Finance, tailored to you

Whether you're a sole trader, small business owner, or managing a large company, we offer flexible finance solutions to suit your needs. From owning your vehicles to leasing them with minimal hassle, we'll help you find the right option to keep your business moving.

Explore the options below to see which solution fits your goals best*.

	Chattel Mortgage	Finance Lease
Ideal For	Businesses wanting ownership + upfront GST claim	Businesses that prefer not to own but want to claim GST on each payment
Contract Term	12-60 months	12-60 months
Payment Frequency	Weekly, Fortnightly or Monthly	Weekly, Fortnightly or Monthly
Deposit	Optional	✗
Fixed Interest Rate	✓	✓
Fixed Repayments	✓	✓
No account keeping fees	✓	✓
Balloon/Residual	Optional	Required (ATO guidelines)
Payment Methods	Direct Debit, BPAY	Direct Debit, BPAY
Early Termination	Allowed with fees.	Allowed with fees.

***General Advice Warning:** This brochure provides general information only and does not constitute financial advice. Please refer to the full terms and conditions or speak with a qualified advisor to determine which product is suitable for your business needs.

Chattel Mortgage

A flexible way for businesses to finance their vehicles

A Chattel Mortgage is one of the most popular finance options for Australian businesses. It's available to ABN holders using the vehicle primarily for business purposes. It's a straightforward, flexible way to gain full ownership of your business vehicle.

With this option, your business borrows the money to purchase the vehicle upfront, and the vehicle itself is used as security for the loan. You can structure repayments to suit your cash flow — this could include a larger deposit upfront and a balloon payment at the end.

Your business benefits

Full ownership
The vehicle is yours from day one

Flexible repayments
Weekly, fortnightly, or monthly by direct debit or BPAY; plus add a balloon payment to reduce monthly costs

Bundled costs
You have the option to include rego, insurance, and on-road costs in one simple payment

No annual fees
or account keeping charges

How it works

1. **Choose your vehicle**
2. **Funds provided**
   Volkswagen Financial Services Australia provides the funds upfront
3. **Security**
   The vehicle acts as security for the loan
4. **Regular repayments**
   You make regular repayments over the agreed term
5. **Own the vehicle**
   Once the loan is fully repaid, the mortgage is removed and the vehicle is yours to keep





Finance Lease

Lease smart, finance right

A Finance Lease is a great option if your business needs a vehicle for work but doesn't need to own it. You "rent" the vehicle for a fixed term, make regular lease payments, and at the end, you can make an offer to buy the vehicle at the agreed residual value or simply return it for us to dispose of it on your behalf.

It's a simple way to keep your business moving while potentially enjoying tax deductions on lease payments.

Your business benefits

No annual fees or account keeping charges

Bundle running costs Registration, CTP, insurance, and on-road costs in one simple payment

Lower monthly payments with a Residual Value

Flexible payment schedules Weekly, fortnightly, or monthly via direct debit or BPAY

Potential tax benefits Lease payments may be tax-deductible (speak with your accountant)

How it works

1 **Purchase** Volkswagen Financial Services Australia purchases the vehicle on your behalf

2 **Use the vehicle** Your business uses the vehicle over an agreed lease term

3 **Regular payments** You make regular lease payments throughout the term

4 **End of lease options** At the end of the lease, choose to:

- **Return** Return it to Volkswagen Financial Services Australia
- **Payout Residual Value** Purchase the vehicle by paying the residual value

The Finance Lease is offered by Volkswagen Financial Services Australia Pty Limited ABN 20 097 071 460, Australian Credit Licence 389344. All applications are subject to eligibility criteria and credit approval. No annual fees or account keeping charges refers to standard lease terms. Other fees may apply, such as early termination, or kilometre charge. Residual value and ownership is agreed at the start of the lease and payable if you wish to purchase the vehicle at the end. Tax benefits will depend on your business's individual circumstances. Please consult your tax adviser to determine if this product is right for you.

We’re here to help

When you’re choosing a vehicle, expert advice makes all the difference. The same goes for finding the right finance option. Whether you’re purchasing a new vehicle for the first time, or one of our existing customers who has a question about your finance, we look forward to hearing from you.

Our Business Managers are committed to helping you navigate our range of options to find the perfect one, so you can get behind the wheel of your dream vehicle faster. And even once you leave the dealership, your dedicated Business Manager will only ever be a phone call away for help throughout the life of your Loan or Lease.

Visit your preferred dealers representing automotive brands within the Volkswagen Group to speak to a Business Manager today or get in touch with our financial services team by calling us on **1300 734 567**.

We’re available **Mon - Fri 9:00am - 5:00pm (AEST/AEDT)**.

www.vwfs.com.au

You should consider whether the advice is suitable for you and your personal circumstances, objectives, financial situation or needs, as this advice is general in nature. Before you make any decision about whether to acquire a Volkswagen Financial Services Australia product, you should review any applicable fees or charges, the Product Disclosure Statement and T&Cs as certain criteria may apply. We recommend that you seek appropriate independent professional taxation advice in relation to a financial option arrangement. Volkswagen Financial Services Australia is a trading name of Volkswagen Financial Services Australia Pty Limited. ABN 20 097 071 460, Australian Credit Licence 389344.