

# Everything you need to know about financing, insuring and servicing your Volkswagen.





## The benefit of experience

Volkswagen has made some of the best cars in the world and is at the heart of many great moments.

Now it's time to discover that Volkswagen Finance and Volkswagen Insurance have just as good a reputation.

The range of finance, car insurance and service products available could deliver your Volkswagen within budget and without any fuss. We make everything easy, taking care of you and all the details. Our finance products are simple, convenient and designed with you in mind. Trust us to get it right.

Experience tells us that we have the products suitable for your needs, including payment protection. Just ask your retailer for details.



## Volkswagen Finance Realise your dreams

Whether you're buying a new or used car, finance the Volkswagen you want through Solutions or hire purchase.

## Solutions

### More for your money

Solutions is all about you. It's a personal contract plan which could help to give you more car for your money.

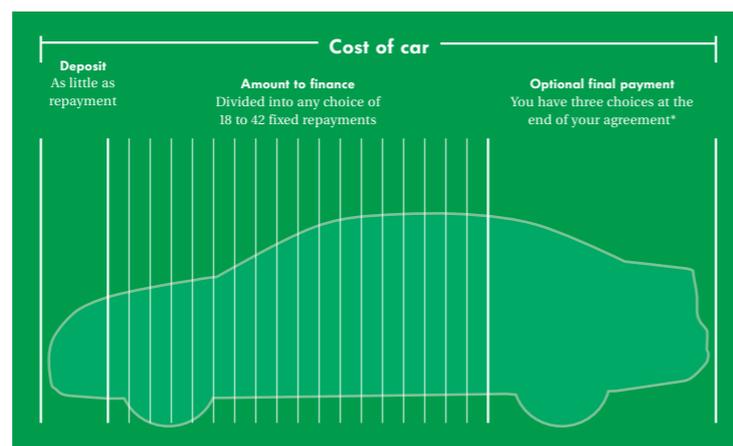
Solutions means you can pay a smaller deposit (as little as one repayment) and defer a proportion of the car value until the end of the agreement.

Whether you want to drive the latest model or upgrade as your circumstances improve, Volkswagen Finance can help with the solution. You could even drive a higher specification car for the same money you intended to spend on hire purchase.

Solutions puts you in the driving seat. We work to your preferred budget and set your own repayment period, anything from eighteen months to three and a half years.

#### How Solutions works

- Agree a repayment period and annual contract mileage
- Set a deferred amount to the end of the agreement (the optional final payment) to lower your repayments
- Pay a deposit made up of part exchange or cash – as little as one repayment (in advance)
- At the end of your repayment term you have three simple choices\*:
  1. Pay off the optional final payment so you own the car
  2. Return the car to us and pay nothing more (subject to terms and conditions)
  3. Part-exchange the car for a new Volkswagen on a new Solutions contract



#### How you benefit

- Regularly upgrade to a higher specification Volkswagen
- Change your car according to trends and needs
- Reduce your repayments
- Pay a smaller deposit

## Hire purchase

### In your own time

Dreamed of owning a Volkswagen? Now you can, with a hire purchase plan to suit you.

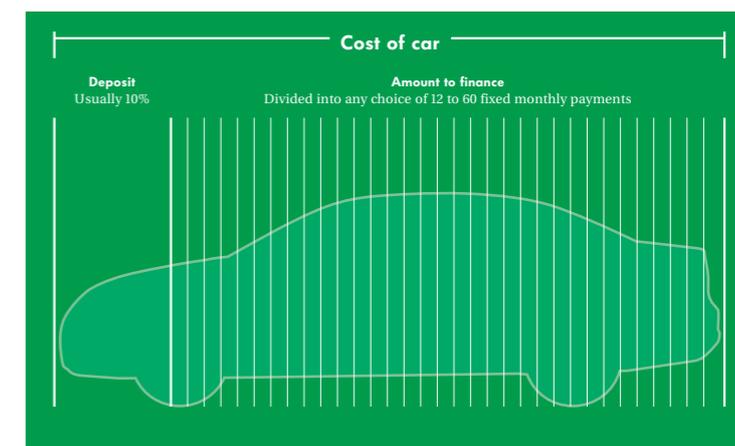
Hire purchase is an affordable route to ownership, whether you're buying a new or used Volkswagen. You simply agree the term and repayments and after the very last repayment has been made the car becomes yours\*.

By paying the same amount each month for a set period, it's easy to stay in budget.

With just a ten per cent deposit, we'll organise your fixed repayments on an individually tailored plan, spread equally over twelve months to five years. You can relax knowing you're in control as you budget your way to buying your Volkswagen.

#### How hire purchase works

- Choose the Volkswagen and repayment term that's right for you
- Agree a repayment amount to suit your budget
- Pay an initial deposit to start your agreement
- The balance is divided equally over the term and after the final repayment you own your Volkswagen\*



#### How you benefit

- Own your Volkswagen within your budget
- Choose from longer repayment periods – up to five years

\* Subject to the payment of the option to purchase fee.  
An offer of finance depends on certain conditions. Subject to status. Indemnities may be required.  
Available to people over 18 in the UK only. Volkswagen Finance.



## Volkswagen Insurance Pain relief when you need it most

Insuring your car can be a real headache and if you need to make a claim... well that could be an even bigger pain. But with Volkswagen Insurance our policies have been designed to ensure that your car is returned to our high standards after an accident. In fact Volkswagen Insurance could be the best accessory you have, even if you don't plan to use it.

## Complimentary insurance Seven days and nights

We can offer you all the insurance cover you need right there in the showroom. There's no waiting and no catches. Our complimentary seven day insurance provides you with instant, drive away cover while you arrange your annual policy. We promise it doesn't hurt a bit.

Your retailer will give you the details you need to arrange your seven day complimentary insurance.



## Annual insurance

Volkswagen Insurance covers you for damage to your car from an accident, through to malicious damage, fire, theft or attempted theft.

If you're involved in an accident just leave it to us, safe in the knowledge you're covered for damage you do to other cars, property or people.

When your car is being repaired by a Volkswagen approved repairer we'll organise a courtesy car to keep you mobile. We'll also pay for any repairs that need to be done. If there's a child seat, we'll replace it. And should you need to be somewhere, we'll pay up to £40 for overnight accommodation and travel expenses to get you to your destination.

Treatment really doesn't get any better than that.

## See how much more you get – at a glance

### Standard features

- In the event of a claim, cars repaired within the Volkswagen approved paint and body network will use only genuine parts, with the Repairer guaranteed for three years
- Courtesy car will be available whilst the car is being repaired by an approved Repairer, no matter who is to blame for the accident that keeps the car off the road
- Recovery of the car after theft or vandalism
- Replacement child seats in the event of an accident
- Cover for breakage and damage to glass (without affecting No Claims Discount)
- £250 in-car personal belongings cover
- Automatic cover (up to £200) for theft of a pushchair or wheelchair from the car

- Legal expenses cover of up to £100,000 for uninsured loss recovery following a non fault accident and access to 24 hour motoring legal advice
- Cover for visits to European Union for up to 60 days per trip, without the need for a Green Card
- Up to £10,000 personal injury cover as a result of an accident in any private car.

**We can prescribe an annual quotation for you at [insurewithvolkswagen.co.uk](http://insurewithvolkswagen.co.uk), or call 0800 316 7892 and quote VWRBA.**

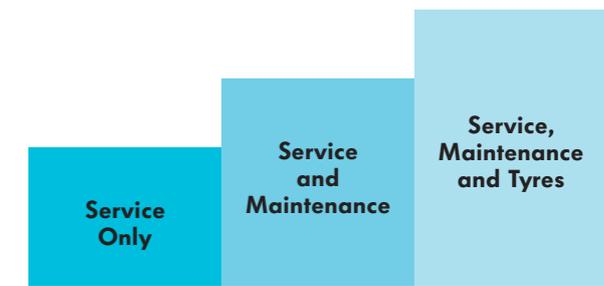
Volkswagen Insurance is a trading name of Volkswagen Insurance Service (Great Britain) Limited, an appointed representative of Volkswagen Financial Services (UK) Limited, Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR. Registered in England number 2835230. Volkswagen Insurance is sold, underwritten and administered by Allianz Insurance plc registered in England number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Volkswagen Financial Services (UK) Limited and Allianz Insurance plc are authorised and regulated by the Financial Services Authority. Volkswagen Financial Services (UK) Limited and Allianz Insurance plc are not part of the same corporate group.



## Fixed-cost maintenance Look after the one you love

You want your car to be in great condition. Fixed-cost maintenance keeps everything running smoothly and helps you avoid unforeseen bills.

It is a simple budget plan for your car's servicing, maintenance and, if you want, its tyres. With three levels to choose from, there's less strain on your finances, just fixed scheduled payments.



# Fixed-cost maintenance

Your servicing can be tailored to suit your individual motoring requirements – anything between 5,000 miles and 40,000 miles per annum (up to a total of 120,000 miles) – so you're only paying for what you need. To make it even more convenient your staged payments can be by direct debit, or you can purchase the entire plan with a one-off payment or add it to your finance agreement.

Relax, knowing that experts from the Volkswagen retailer network are caring for your car. Naturally we use only genuine approved parts and highly skilled mechanics. Looking after your car has never been so simple.

## Breakdown assistance

Cover your Volkswagen with breakdown assistance, recovery and onward travel.

This cover is automatically extended by Volkswagen Finance for the remaining term of your fixed-cost maintenance contract when you choose the Service and Maintenance or Service, Maintenance and Tyres plan.

Service Only  
Service and Maintenance  
Service, Maintenance and Tyres

What the plans include	Service Only	Service and Maintenance	Service, Maintenance and Tyres
All routine servicing as appropriate to your vehicle as determined by the vehicle manufacturer	●	●	●
All oils and fluids required within the service schedule	●	●	●
Brake fluid change when appropriate as determined by the vehicle manufacturer	●	●	●
Brake repairs (including: callipers, cylinders, discs, pads)	–	●	●
Cooling system repairs (including: coolant, heater components, hoses, radiator, reservoir, sender units, thermostat, water pumps)	–	●	●
Electrical system (including: alternator, battery, bulbs, central locking, ECU, fuses, instruments, standard alarm, standard immobiliser, starter motor, window regulator, wiper motor, wiring)	–	●	●
Engine repairs (including: cambelt and tensioner, catalyst, drive belts, exhaust, fuel pump, gaskets, injectors, oil pump, seals, turbo)	–	●	●
Suspension repairs (including: anti-roll bar, bushes, shock absorbers, springs, wishbones)	–	●	●
Transmission repairs (including: clutch CV joints, flywheel, gaiters, gearbox, differential, driveshafts, torque converter, wheel bearings)	–	●	●
Miscellaneous items (maximum of one per contract, including: adjustments, air conditioning service, key batteries, MOT, wiper blades/refills)	–	●	●
Roadside assistance cover for the full period of the fixed-cost maintenance contract	–	●	●
Replacement tyres (where necessary due to fair wear and tear)	–	–	●
Tyres changed at one of over 800 approved outlets across the UK	–	–	●
Valves	–	–	●
Wheel alignment and geometry check (where necessary due to fair wear and tear)	–	–	●
Wheel balance	–	–	●
Repairable punctures	–	–	●

Key:

- Included
- Not included

## Main exclusions

### Service Only plan

- Maintenance
- MOT
- Roadside assistance
- Cambelts and drive belts
- Tyre replacement or puncture repair
- Oil and fluid top-ups between services

### Service and Maintenance plan

- Any repairs not deemed reasonable fair wear and tear
- In-car entertainment (inc. audio, communications and navigation systems)
- Internal and external trim and bodywork
- Any maintenance or repairs to diesel particulate filters
- Warranty work
- Tyre replacement or puncture repair
- Oil and fluid top-ups between services

### Service, Maintenance and Tyres plan

Service and Maintenance exclusions, plus:

- Misuse or vandalism
- Wheel alignment as result of damage or negligence
- Accidental damage and irreparable punctures
- Replacement of non-standard tyres and upgrades
- Tyre sealant, repair equipment and tyres that have been repaired using sealant or additives

Please note that general and further exclusions apply.

Click overleaf to refer to clause 4 of the terms and conditions for further details.

Fixed-cost maintenance is administered by Volkswagen Finance.

# Terms and conditions

## Fixed-cost maintenance terms and conditions

Fixed-cost maintenance is administered by Volkswagen Finance, a trading name of Volkswagen Financial Services (UK) Limited.

The Agreement is made between Volkswagen Financial Services (UK) Limited trading as Volkswagen Finance (“We/Us/Our”) and the person named in the Application Form (“You/Your”). The Agreement is made on the date of Our signature on the Application Form.

### 1. Definitions

The key words in this Agreement have the following meanings:

**Agreement** – These terms and conditions and the Application Form together constitute the Agreement.

**Annual Mileage** – Means the Annual Mileage of the Vehicle as specified on the Application Form.

**Application Form** – Means the fixed-cost maintenance Application Form signed by You and by Us.

**Contract Period** – Means the period commencing on the date of this Agreement and continuing for the number of months specified in the Application Form.

**Fair Wear and Tear** – Means the wear pattern that would normally be associated with any brake, suspension, clutch, and tyre components as demonstrated for the majority of vehicles of a similar age and mileage within the Volkswagen Group portfolio.

**Maintenance** – Means subject to the exclusions in clause 4, parts needing repair or replacing due to Fair Wear and Tear during the Contract Period. Maintenance may only be chosen as an option if Service is also chosen.

**Manufacturer’s Service Schedule** – Means the schedules relating to the servicing of the Vehicle contained in the handbook supplied to You by Volkswagen UK.

**Retailer** – Means a retailer in the United Kingdom authorised by Volkswagen UK and named in the list of retailers provided on supply of the Vehicle to You, or in any subsequent list of authorised retailers issued by Volkswagen UK. Volkswagen UK may amend such list from time to time and the latest version of such list is available upon request from Volkswagen Customer Care.

**Service** – Means subject to the exclusions contained in clause 4, the parts and labour charges needed to comply with the Manufacturer’s Service Schedules, including all oils and fluids and brake fluid change.

**Single Payment** – Means the Total Monthly Instalment multiplied by the number of months in the Contract Period.

**Total Contract Mileage** – Means the total mileage specified on the Application Form; agreed by You for the Contract Period.

**Total Monthly Instalment** – Means the amount that You will pay to Us each month, as specified on the Application Form.

**Tyres** – Means, subject to the exclusions contained in clause 4, the repair or supply and fitting of standard tyres due to Fair Wear and Tear by a Tyre Specialist. Volkswagen Finance will choose these standard tyres, as appropriate for Your Vehicle. Tyres may only be chosen as an option if Service and Maintenance are also chosen.

**Tyre Specialist** – Means the nominated third party selected by Us for the purpose of providing Tyres and notified to You from time to time.

**Vehicle** – Means the Vehicle detailed on the Application Form.

**Volkswagen UK** – Means Volkswagen Group United Kingdom Limited of Yeomans Drive, Blakelands, Milton Keynes.

### 2. Agreement

- (a) The provisions of this Agreement are valid for Vehicles operated and located in the UK only.
- (b) We reserve the right not to enter into an Agreement where more than one month has passed since the date of first registration of the Vehicle.

### 3. Our obligations

We will accept all agreed costs associated with the Service, or Service and Maintenance or Service, Maintenance and Tyres for Your Vehicle, depending on the level of Your plan (as detailed on the Application Form) and subject to the exclusions in clause 4, for the duration of the Contract Period.

#### 4(a). General Exclusions

- (i) The cost of any works that arise, directly or indirectly, as a result of accident or impact damage; misuse; vandalism or negligence by You or any third party (including any failure by You to have the Vehicle Serviced in accordance with the Manufacturer’s Service Schedule); failure by You to comply with Your obligations under this Agreement.
  - (ii) Any form of corrosion to the Vehicle, including but not limited to damage caused by; frost, water, chemical, salt, weather, food and drink, cigarettes, oil, fuel or the vehicle not being used for long periods.
  - (iii) Repair, replacement or alteration of non-factory or non-standard fitted items, accessories, components or other parts fitted to the Vehicle after manufacture; vehicle telephones or any other form of in vehicle entertainment, including audio communication and navigation equipment; windscreen or other glass in or on the Vehicle including all light lenses/units; trim, seating, head linings, fascia and all other interior fittings; body repairs.
  - (iv) Fuel and any costs arising from using fuel of the incorrect specification for the Vehicle or contaminated fuel.
  - (v) Any costs arising from using oil of the incorrect specification for the Vehicle or contaminated oil.
  - (vi) Oil, air and fluid top-ups between Services.
  - (vii) Any repairs that have not been carried out at an authorised Retailer or Tyre Specialist.
  - (viii) Any work requested outside of the Contract Period.
  - (ix) Any work that is subject to the manufacturer’s warranty.
  - (x) Any associated maintenance or repairs to Diesel Particulate Filters.
  - (xi) Damaged or broken aerials.
  - (xii) Any Vehicle or subsequent repairs or work, which is or has been used for racing, trials or rallying, carrying of goods or passengers for hire or reward; including buses and taxis or for driving school purpose.
  - (xiii) Any repairs not deemed as reasonable Fair Wear and Tear.
  - (xiv) All road wheels.
- (b) Service Excludes
    - (i) The items described in clause 4(a).
    - (ii) Maintenance and Tyres.
    - (iii) All non-standard service work.
    - (iv) Safety inspections and other legally required inspections such as MOT.
    - (v) Cambelt and drive belt.

- (vi) Roadside assistance.
  - (vii) Air conditioning.
- (c) Maintenance Excludes
    - (i) The items described in clause 4(a).
    - (ii) Tyres.
    - (iii) Warranty work.
    - (iv) Any repairs we do not believe are reasonable fair wear and tear (as defined in the terms and conditions).
    - (v) Damage caused by: In-car entertainment (inc. audio, communications and navigation systems), Internal and external trim and bodywork.
    - (vi) Anti-theft devices.
  - (d) Tyres Excludes
    - (i) The items described in clause 4(a).
    - (ii) Accidental damage.
    - (iii) Repair or replacement as a result of kerb damage or any other negligence.
    - (iv) Irreparable punctures (including the use of a tyre sealant or additives that renders the tyre irreparable).
    - (v) Tyre sealant and repair equipment.
    - (vi) Replacement of non-standard Tyres.

### 5. Disputes

In the event of any dispute concerning work being undertaken on the Vehicle and/or Your failure to meet Your obligations under this Agreement We will (where appropriate) arrange an independent inspection, if requested by You. In the event that the independent inspection finds in Our favour You will be liable for the costs of the repairs and/or work and the subsequent cost of the inspection.

### 6. Your payment obligations

- (a) You shall pay to Us either the Single Payment or the Total Monthly Instalments.
- (b) The Total Monthly Instalment is based upon the Total Contract Mileage.
  - (i) If the term of the Agreement differs to the Contract Period, the Total Contract Mileage shall be adjusted pro rata to represent the actual length of the Agreement.
  - (ii) If the Annual Mileage is exceeded We reserve the right to charge You immediately thereafter for every mile the actual mileage exceeds the Annual Mileage: this amount will be equal to the excess pence per mile charge specified in the Application Form.
  - (iii) If during the Contract Period the Actual Mileage exceeds the Total Contract Mileage You shall pay Us for every mile by which the Actual Mileage exceeds the Total Contract Mileage: an amount equivalent to the excess pence per mile charge specified in the Application Form. If You have already made a payment under clause 6(b)(ii) above, We shall reduce the amount payable under this clause by that amount.
- (c) If You have elected to pay by a Single Payment You must pay to Us by cheque when You sign the Agreement.
- (d) Total Monthly Instalments due under the Agreement are inclusive of Value Added Tax at the rate in force on the date of the Agreement. If the rate of Value Added Tax changes We shall have the right to vary the amount of the Total Monthly Instalments to take account of the change. All other payments to be made under the Agreement shall in addition bear Value Added Tax at the rate from time to time in force.

### 7. Your other obligations

- You shall:
- (a) Ensure that all Service, Maintenance, repair and replacement work to be paid for by Us under the Agreement is carried out by Retailers or in the case of Tyres, by Tyre Specialists.
  - (b) Ensure that the Vehicle is serviced and maintained in accordance with the Manufacturer’s Service Schedule.
  - (c) Ensure that all possible claims under the manufacturer’s warranty are made at the appropriate times and that any appropriate recall instructions are complied with.
  - (d) Inform Us of any fault or breakdown of the odometer in the Vehicle and ensure that the odometer is repaired as soon as practicable.
  - (e) Record the mileage travelled by the Vehicle at any time where the odometer is not functioning correctly. If in Our reasonable opinion We are not satisfied that You have provided Us with an accurate figure then We shall estimate the mileage to reflect Your average usage of the Vehicle. The estimated mileage will form part of the Annual Mileage and Total Contract Mileage.
  - (f) Ensure that the Annual Mileage is a minimum of 5,000 miles and a maximum of 40,000 miles, with a Total Contract Mileage limit of 120,000 miles.

### 8. Termination by You

- (a) You are entitled to terminate the Agreement upon 28 days notice to Us.
- (b) If You are in breach of Our obligations under the Agreement You shall be entitled to terminate the Agreement in writing to Us.
- (c) If You terminate this Agreement, the amounts already paid by You are not refundable as these are reflective of Our costs incurred in providing You with Service or Service and Maintenance or Service, Maintenance and Tyres and other costs associated with the administration and set up of the Agreement.

### 9. Termination by Us

- We may terminate the Agreement on written notice to You or suspend performance by Us under the Agreement for so long as We shall see fit, and then We may terminate the Agreement if:
- (a) You default in the payment of any Total Monthly Instalment or other payment due under the Agreement; or
  - (b) You fail to perform or observe any of the terms or conditions contained in the Agreement; or
  - (c) Any distress is levied or threatened to be levied or any other mode of execution takes place upon Your property; or
  - (d) Any meeting of Your creditors is called or You enter into any voluntary arrangement with Your creditors or You have a receiver appointed for any of Your assets; or
  - (e) Where You are a limited company; an administrative receiver is appointed over the whole or substantially whole of Your assets, or You pass a resolution for winding up or a winding up petition is presented to the court; or a petition is presented by You or by any of Your directors or creditors for an administration order; or
  - (f) Where You are an individual, a petition is presented for Your bankruptcy; or
  - (g) Where You are a partnership the partnership is dissolved, or any of the events referred to above occur in relation to any of the partners; or

- (h) False information has been given by You in connection with the making of the Agreement which We have relied on.

### 10. Our liability

- (a) Our obligations pursuant to the Agreement to accept the cost of Service or Service and Maintenance, or Service Maintenance and Tyres (as the case may be) shall constitute the full extent of Our liability and We shall not be responsible for any delay by a Retailer or Tyre Specialist in carrying out Service or Maintenance or Tyres; or for any loss, injury or damage, direct or consequential in respect of defective Service or Maintenance performed by a Retailer or in respect of defects in or failure of goods (including Tyres) supplied by a Retailer or Tyre Specialist.
- (b) We do not exclude liability for death or personal injury arising from Our own negligence or that of Our employees.
- (c) Nothing contained in this clause 10 affects Your statutory rights as a consumer.

### 11. Transfer of ownership

- (a) You may assign this Agreement to any subsequent owners of the Vehicle, provided that both parties advise Volkswagen Finance in writing within a period of 21 days following the transfer of ownership and that the purchaser of the Vehicle agrees in writing to Us to be bound by the terms and conditions of this Agreement in every way.
- (b) The Agreement is not transferable to another vehicle.

### 12. No waiver

Our failure at any time to enforce any provision of the Agreement shall in no way affect Our right to require complete performance by You after that nor shall the waiver of any breach of any provision be taken or held to be a waiver of the provision itself.

### 13. Matters beyond reasonable control

Neither party shall be liable for any delay or failure to meet its obligations (other than a payment obligation) under this Agreement due to any cause outside of reasonable control including an event of force majeure (without limitation) an Act of God, war, riot, terrorism, vandalism, civil commotion, strike, lock-out, industrial dispute, Government control, restrictions or prohibitions or any other Government act or omission whether local or national or any natural catastrophe.

### 14. Variation

No modifications or variations to this Agreement such as addition or removal of levels of plan; mileage amendments; contract term extensions; cover for imported vehicles; product amendments is permissible without Our prior written approval.

### 15. Jurisdiction

This agreement shall be construed and interpreted in all respects in accordance with the laws of England. Volkswagen Financial Services (UK) Limited is registered in England (number 2835230).