



PEUGEOT
FINANCIAL SERVICES





YOUR NEW PEUGEOT MAY BE CLOSER THAN YOU THINK

Patience may be a virtue, but a new PEUGEOT is better. Whether acquiring your first PEUGEOT, or your fifth, PEUGEOT Financial Services* makes the journey seamless.

With an easy, flexible and hassle-free process from start to finish, there's more time to enjoy your new PEUGEOT.

It's your time and your new PEUGEOT awaits.



FLEXIBLE FINANCE OPTIONS

The simplest way to find a finance offering to suit your PEUGEOT purchase.



GUARANTEED FUTURE VALUE

If you choose a GFV+ agreement, PEUGEOT Financial Services provides a minimum buy-back value when your loan ends, subject to meeting fair, wear & tear guidelines and annual kilometre allowance.



EXPERT GUIDANCE

Professional help from our Finance Team will get you into a new PEUGEOT in no time.

Available at participating PEUGEOT Financial Services retailers.

YOUR NEW PEUGEOT, YOUR WAY

Choosing a new PEUGEOT is personal and we believe the way you choose to finance your purchase should be personalised too. The professionals at PEUGEOT Financial Services can assist you every step of the way with a range of flexible, streamlined options. So you can spend more time enjoying your new PEUGEOT, and spend less time organising your finance.

PERSONALISED PRICING

PEUGEOT Financial Services offers personalised pricing based on a rate that's specific to you. Your rate is determined based on factors such as your personal circumstances, as well as the specific structure of your loan.

The rates we offer are fixed for the term of your loan to provide certainty and predictability. Speak to a participating PEUGEOT retailer today for a quote.

CONSUMER LOAN

This is the standard loan and it is available for both new and used PEUGEOT vehicles if for personal use.

Eligible customers can also opt for a balloon payment at the end of their loan. Repayments and interest rates are fixed, providing certainty over the course of your loan. Repayments can be made in fortnightly or monthly instalments, giving you the flexibility to manage your payment schedule.

CHATTEL MORTGAGE

Chattel mortgages are a general type of business loan available to ABN holders, provided the vehicle is to be used predominantly for business purposes.

Repayments and interest rates are fixed, providing certainty over the course of your loan. Repayments can be made in fortnightly or monthly instalments.





LOOK AFTER YOUR PEUGEOT, AND IT WILL LOOK AFTER YOU

PEUGEOT GUARANTEED FUTURE VALUE

Guaranteed Future Value (GFV)[†] sets a guaranteed minimum value for your PEUGEOT at the end of your loan term. This value is determined by PEUGEOT Financial Services when you take out your loan and provides certainty about your vehicle's future worth.

At the end of the loan, you'll have flexible options, depending on what suits you at the time:

- Upgrade to a new PEUGEOT; or
- Keep your vehicle by paying the GFV amount (which may be eligible for refinancing); or
- Return the vehicle with nothing more to pay, provided it meets agreed kilometre limits and fair wear and tear guidelines.

GFV can help you manage cash flow by keeping repayments predictable throughout the loan term. It also provides protection from changes in the used-car market. If the vehicle's market value at the end of the loan is less than the guaranteed amount, PEUGEOT Financial Services covers the difference.

And if your PEUGEOT is worth more than the GFV, you may be able to use the extra value to upgrade to your next PEUGEOT or benefit from the difference.

With GFV, you enjoy confidence, flexibility, and peace of mind - knowing your future vehicle value is secured.

KEY BENEFITS OF A GUARANTEED FUTURE VALUE AGREEMENT

- Peace of mind, knowing the future value of your vehicle is protected.
- Flexible terms and no minimum deposit required (subject to individual credit approval). Your agreement can be tailored over 36 to 60 months and include either 15,000km, 20,000km, 25,000km or 30,000km travelling distance annually.
- PEUGEOT Financial Services offers GFV across the complete range of PEUGEOT vehicles, including Hybrid and Electric vehicles.
- Flexibility for people who prefer a new PEUGEOT regularly. Enjoy driving the latest models with up to date safety innovations, technology and driving dynamics.
- If you choose to keep your PEUGEOT at the end of the agreement, you only need to pay out the balance of your loan. This is your final payment, which you can pay with any funds you have available or talk to us about refinancing.
- Ideal for both personal and business customers and available on all finance agreement types (subject to eligibility).



WHAT HAPPENS AT THE END OF YOUR TERM?



UPGRADE

Use your current car as a trade in and upgrade to a new PEUGEOT (provided you continue to meet the loan approval criteria).



RETAIN

Change nothing and keep driving your PEUGEOT. Just pay the final amount, which is the GFV. We can help you with finance if required.



RETURN

Simply return your PEUGEOT and have nothing more to pay (provided your car meets Fair Wear & Tear conditions and agreed kms).

SO HOW DOES IT WORK?

Find the PEUGEOT of your dreams from one of our participating financial services dealerships, then we can help make it yours in four easy steps.



THE TERM

Select the term of your loan being 3, 4 or 5 years.



KMs DRIVEN

Estimate how many kilometres you expect to drive during your term. This includes any kilometres the vehicle has already driven.



YOUR DEPOSIT

You can decide the amount to put down, or choose no deposit at all (subject to your circumstances).



DRIVE AWAY

We do the rest by calculating your GFV and repayment instalments – then the keys to your new PEUGEOT are yours!

For more information please speak to your local participating PEUGEOT Financial Services retailer.

FREQUENTLY ASKED QUESTIONS (FAQS) GENERAL

Q: How do car loans work?

A: With a car loan, you borrow money to purchase your new vehicle and repay it through regular instalments. Interest is charged on the amount borrowed, along with any applicable loan establishment or processing fees, which are typically included in your repayments. Your loan is repaid over an agreed term that can be tailored to suit your circumstances. Loan approval is subject to an application and assessment of eligibility.

Q: Why should I finance a PEUGEOT instead of buying one with cash?

A: Each finance option comes with its own advantages and considerations, and you may wish to seek advice from your financial adviser before making a decision. For many people, a key benefit of a car loan is the ability to drive away in a brand-new PEUGEOT sooner, without needing to wait until the full purchase price has been saved.

Q: Why should I finance through PEUGEOT instead of my bank?

A: PEUGEOT offers a convenient one-stop-shop to organise both your finance and the purchase of your vehicle, potentially saving you time over organising money through a bank. You also know that PEUGEOT is a brand you can trust and offers the option of a Guaranteed Future Value for your PEUGEOT purchase, which is only available through PEUGEOT Financial Services.

Q: What is a balloon payment on a car loan?

A: A balloon payment is a lump sum of

money at the end of your loan term, that you need to repay to fully pay off your loan and own your vehicle outright. The size of your balloon will impact the amount of your monthly repayments but generally speaking, the larger the balloon amount, the lower the monthly repayment amount.

Q: What is a secured car loan?

A: There is a risk associated with every loan application. This is due to the loan having to be paid over a period which puts the repayments at risk. One way financiers reduce this risk is through securing the car against the loan. In order to do this the financier will register a security interest against the car on the Personal Property Securities Register (PPSR). If you fail to meet repayments, the vehicle may be recovered and sold to cover the cost of the loan and associated recovery fees. Almost all car loans will be secured against the car.

Q: How long does it take to get vehicle finance?

A: Depending on the application, it can take as little as a couple of hours to secure your approval - if you have a good credit history, can provide proof of your income, assets and liabilities and other identification verification upfront.

Q: What is a Chattel mortgage and am I eligible for one?

A: A Chattel Mortgage is a business loan available to ABN holders, provided the vehicle is predominantly for business use. Eligible customers with loan terms up to 5 years can also opt for a balloon payment at the end of their loan. There is no deposit

requirement, repayments are monthly and interest rates are fixed, providing certainty for your business' cash flow.

Q: What documents do I need to apply for finance?

A: For a quick, hassle-free car loan application you'll need to provide documents that prove you're a reliable borrower. Documents such as:

- Personal information and identification
- Proof of income
- Proof of assets and liabilities
- Information about your car and insurance.

Q: How much can I borrow for a car loan?

A: The amount you can borrow will entirely depend on your personal circumstances. It's best to talk with one of our team at a participating PEUGEOT Financial Services dealership to help understand how much you can borrow.

Q: What will my repayment be?

A: Assuming you are eligible for a car loan, the amount of your repayments will be determined by a number of factors including your credit history. The car loan calculator on our website can give you a quick estimate of what your potential repayments might be, but this may differ to your personal rate so it is best to talk to the Business Manager at your PEUGEOT Retailer.

FAQS GUARANTEED FUTURE VALUE (GFV)

Q: What is Guaranteed Future Value (GFV)?

A: Guaranteed Future Value (GFV) provides confidence by setting a minimum future value for your PEUGEOT at the end of your loan term. This value is determined by PEUGEOT Financial Services at the time you set up your loan and becomes your final repayment amount.

At the end of the loan, the GFV gives you clear options:

- Return the vehicle, provided the vehicle meets agreed kilometre limits and fair wear and tear guidelines; or
- Keep the vehicle by paying the GFV amount and owning your PEUGEOT outright; or
- Use the vehicle as a trade in and upgrade to a new PEUGEOT (provided you continue to meet the loan approval criteria).

In simple terms, GFV helps protect you from unexpected changes in vehicle value & gives you flexibility when your loan ends.

Q: How does GFV work?

A: PEUGEOT Financial Services analysts set the GFV based on several factors that influence the car market - such as new models, economic and consumer trends. This GFV also factors in your loan term and agreed End Odometer reading.

Q: Does the GFV equal the expected market value?

A: No. The GFV is a value that our team of analysts determine using data from a

range of sources to determine values at a set point in time. This is a continuous process which accounts for new trends and economic fluctuations. The GFV amount set is not intended to be a definitive estimate of the market value of the vehicle at the end of the loan term.

The one thing you can control, is to maintain your vehicle well in line with our Fair Wear & Tear guidelines and to not exceed the agreed kilometres, in order to avoid additional fees and charges in the event you want to return or upgrade the vehicle.

Q: Do I have to keep the car in good condition?

A: If you intend to return or upgrade your PEUGEOT at the end of the loan term, then yes, you do. But if you're planning to retain the vehicle at the end of the loan term, then it's entirely up to you, although, for safety purposes, we obviously always recommend that you keep your vehicle well maintained. We set guidelines to explain what we consider to be good condition in our Fair Wear & Tear guidelines, which can be found in your PEUGEOT Retailer or on our website.

Q: What happens if I damage my car on GFV?

A: If you have chosen to return your vehicle at the end of the loan term and it doesn't meet our Fair Wear & Tear guidelines, we'll give you the opportunity to have the vehicle repaired at your cost,

prior to returning it to us. We can help you assess the condition of your vehicle so that you can carry out the necessary repairs. Otherwise, you can return the vehicle 'as is' and we will invoice you for the cost of repairs required to return the vehicle to a standard that is in line with our Fair Wear & Tear standards.

Q: What happens if I drive extra kilometres?

A: If you drive more than your End Odometer, an excess usage charge may apply. We will only invoice you for this if you choose to return your vehicle at the end of the agreement.

Q: What vehicle can I buy through GFV?

A: Assuming you are an approved PEUGEOT Financial Services purchaser, GFV may be used to purchase any new PEUGEOT vehicle, including hybrid and electric vehicles.

Q: What if I have a commercial van? Do I have to keep it in the same condition?

A: PEUGEOT Vans are working vehicles and their condition at the end of the Guaranteed Future Value agreement should allow for wear and tear appropriate to the operation and use for which they were designed and manufactured. More information on commercial vehicles' condition requirements can be found in our Fair Wear & Tear Guidelines either in-store or online.



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Visit [peugeot.com.au](https://www.peugeot.com.au) to find out more about
PEUGEOT Financial Services today.

*Approved applicants only. Terms, conditions, fees and charges apply. Finance is provided by IFSA Pty Ltd ABN 39 651 319 774 trading as PEUGEOT Financial Services, managed by Allied Retail Finance Pty Ltd ABN 31 609 859 985 Australian Credit Licence 483211. Available at participating PEUGEOT Financial Services Retailers only.

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‡The Guaranteed Future Value (GFV) is the minimum future value of your vehicle as determined by PEUGEOT Financial Services (PFS) and set out in your contract. At the end of your term, you can select from the three options: (1) upgrade your vehicle by trading it in; (2) retain the vehicle by paying the GFV, which is a lump sum owed at the end of the loan term after all monthly repayments have been made; or (3) exercise the option to return the vehicle. If you decide to return your car at the end of your term, PFS, or another entity appointed by PFS, will purchase the vehicle from you for the GFV, subject to agreed kilometres and fair wear and tear conditions being met, which will be put against amounts outstanding under your Loan. Finance is provided by IFSA Pty Ltd ABN 39 651 319 774 trading as PEUGEOT Financial Services, managed by Allied Retail Finance Pty Ltd ABN 31 609 859 985 Australian Credit Licence 483211. Available at participating PEUGEOT Financial Services Retailers only.

