

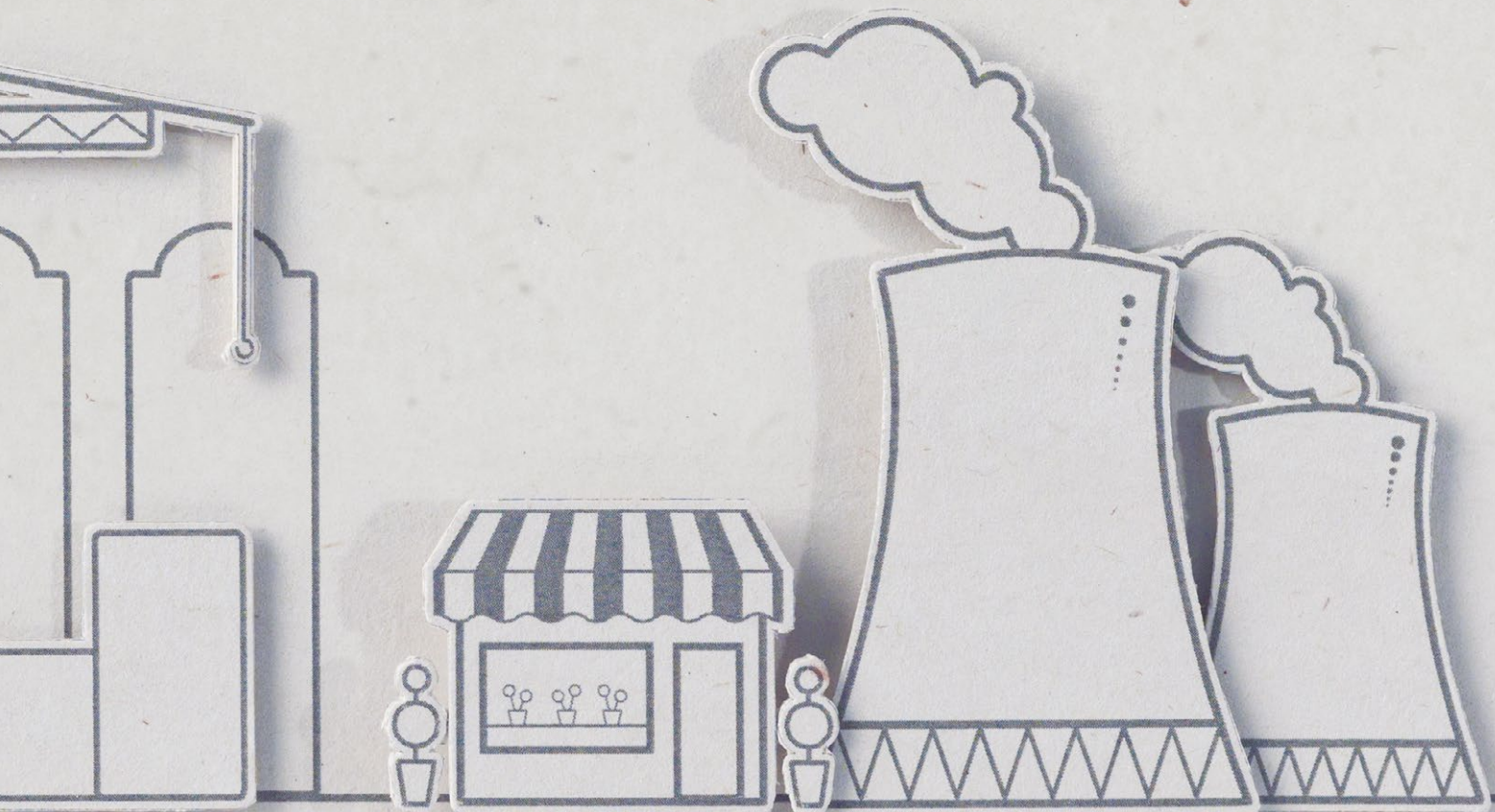
Taking your business further.



Volkswagen Financial Services



Finance. Lease. Insurance. Mobility.



Welcome to the world of Volkswagen Financial Services!

Dear Customer

Driving your new Volkswagen has never been easier! At Volkswagen Financial Services we specialise in providing automotive finance and insurance solutions for both corporate and private buyers. You will find that our extensive range of quality products is flexible, affordable and specifically tailored to suit your business and private needs.

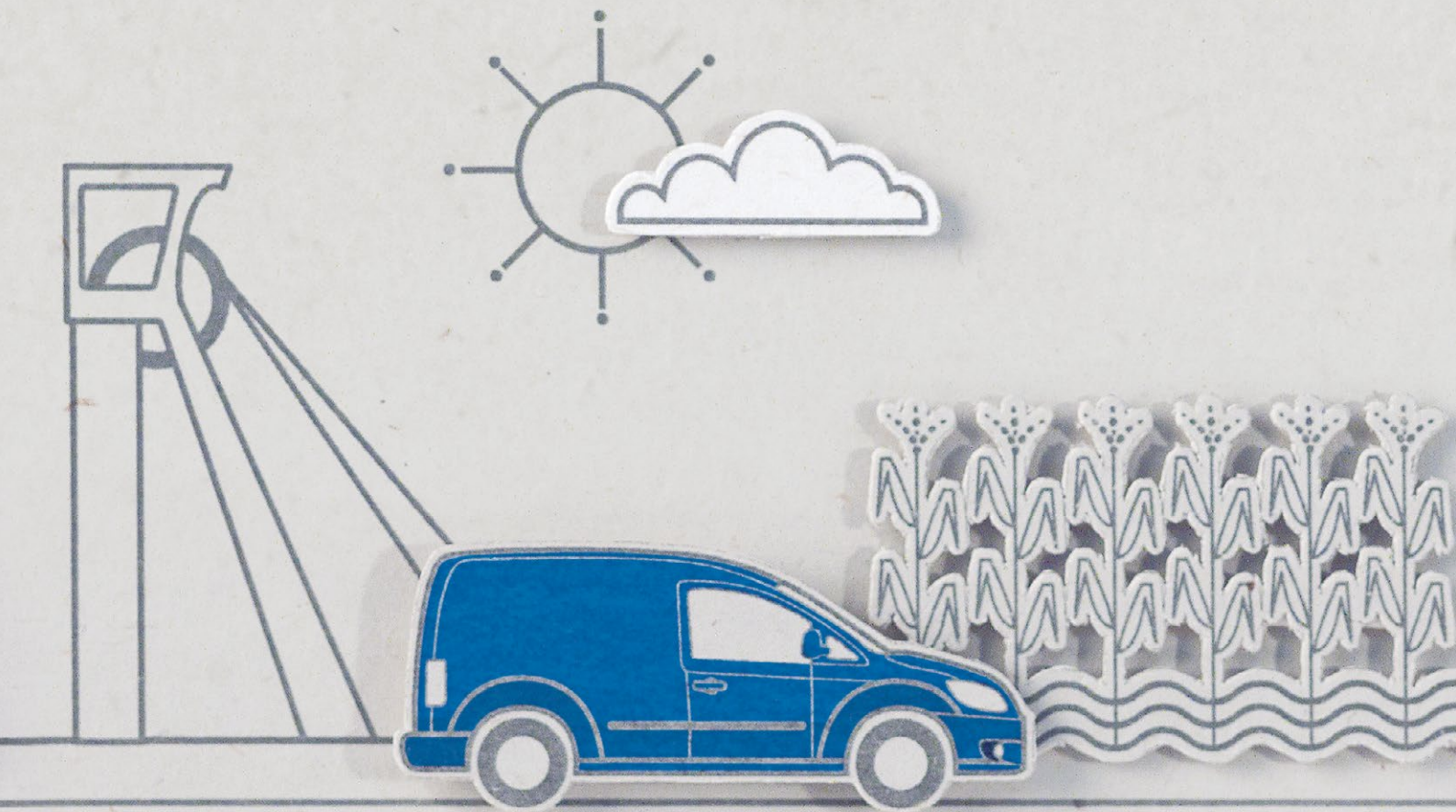
The aim of this brochure is to present you with an overview of the product solutions currently available. For more details, please consult your Finance and Insurance Business Manager at your local dealership or visit the Purchase and Finance section of www.vwcommercial.co.za.

Discover how Volkswagen Financial Services can take your business further.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'Oliver Schmitt'.

Oliver Schmitt
Managing Director
Volkswagen Financial Services



About Volkswagen Financial Services:

Volkswagen Financial Services is a trading division of Volkswagen Financial Services South Africa Proprietary Limited, the South African subsidiary of Volkswagen Financial Services AG. Established in Germany, it has been providing highly innovative and flexible financial products for over 60 years. Volkswagen Financial Services AG is the largest automotive financier in Europe, with operations worldwide.

5 Steps to your finance

Financing with us is simple and convenient. It will take just 5 steps to get you on the move:

1. Select your finance option and repayment period
2. Choose the repayments that suit your budget.
3. Protect yourself with our comprehensive insurance solutions
4. Apply for finance and benefit from our fast and efficient approval process
5. Get into your Volkswagen and take your business further



Always the right finance option for you.

Whether it is an instalment sale, lease, rental or VGV, we have a range of finance solutions to suit your needs.

Instalment Sale Agreement

Should you wish to own your Volkswagen, then an Instalment Sale Agreement may be your best option. Once you have structured the flexible periods and terms and made your last payment, ownership will automatically pass to you.

VAT on this option is capitalised up front on the principal debt into the finance agreement.

Volkswagen Guaranteed Value

Volkswagen Guaranteed Value guarantees the future value of your Volkswagen at the end of the term, providing you with 3 options:

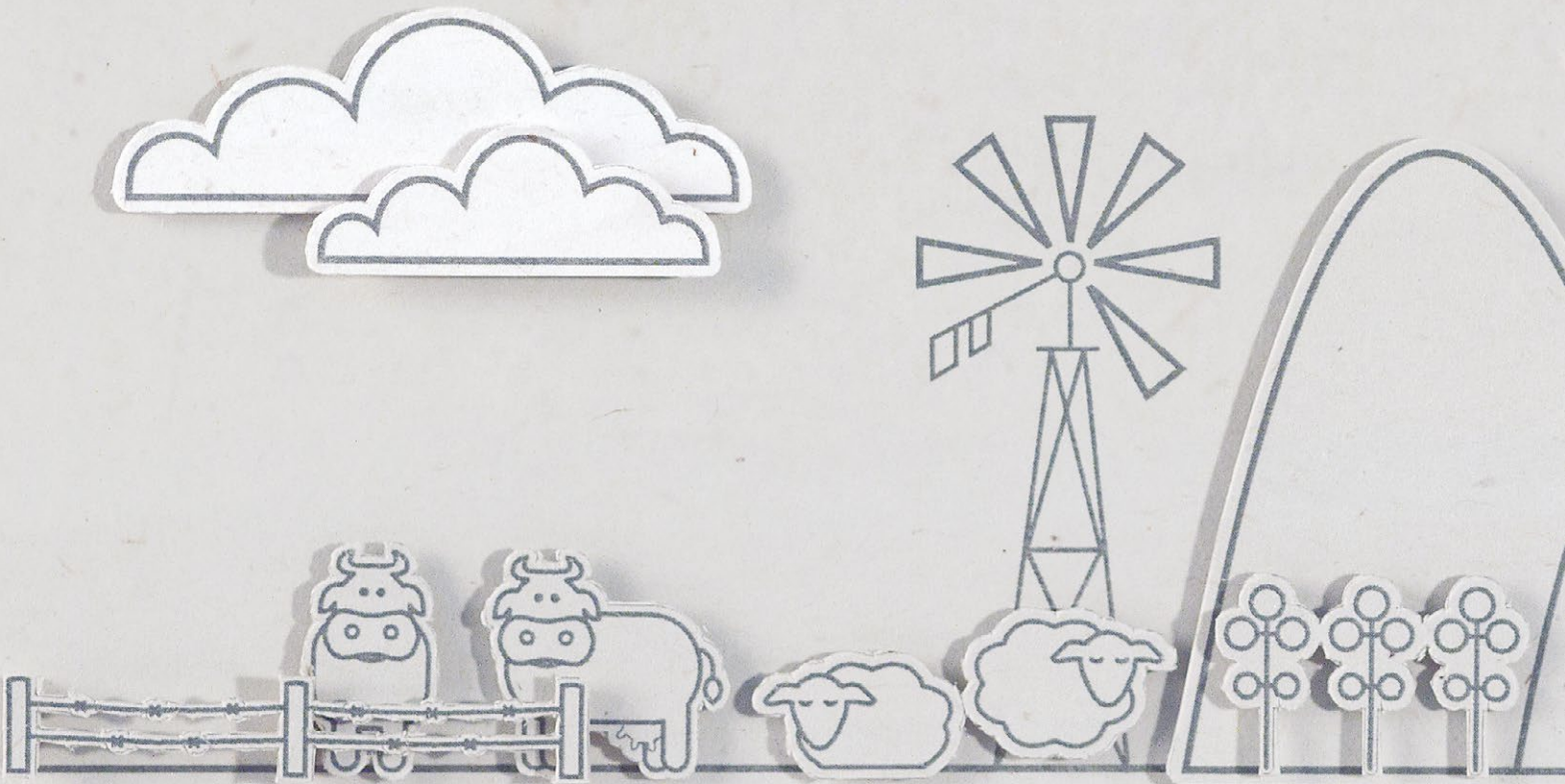
- Return your vehicle to Volkswagen Financial Services.
- Trade-in your vehicle for a new Volkswagen.
- Purchase or refinance your Volkswagen.

Lease Agreement

If you are more interested in using the vehicle than owning it then a lease agreement may be the right option for you. Repayment periods are flexible and can be structured to meet your budget.

VAT on this option is capitalised up front on the principal debt into the lease agreement.





Fleet Offering:

If you are a business owner and have little intention of owning your fleet vehicles, then a rental agreement may be the correct option for your business. Depending on your needs, we offer 2 options:

- Operating Rental
- Full Maintenance Lease

These options allow you the use of your Volkswagen while paying for it over an agreed period and kilometres. At the end of the contract you can simply hand the vehicle back to us or continue renting it if the contract allows it. VAT on this option is not paid up front but on the monthly rentals.

Our Fleet Consultants will tailor-make a solution for you and take the burden out of fleet management so you can focus on your core business.

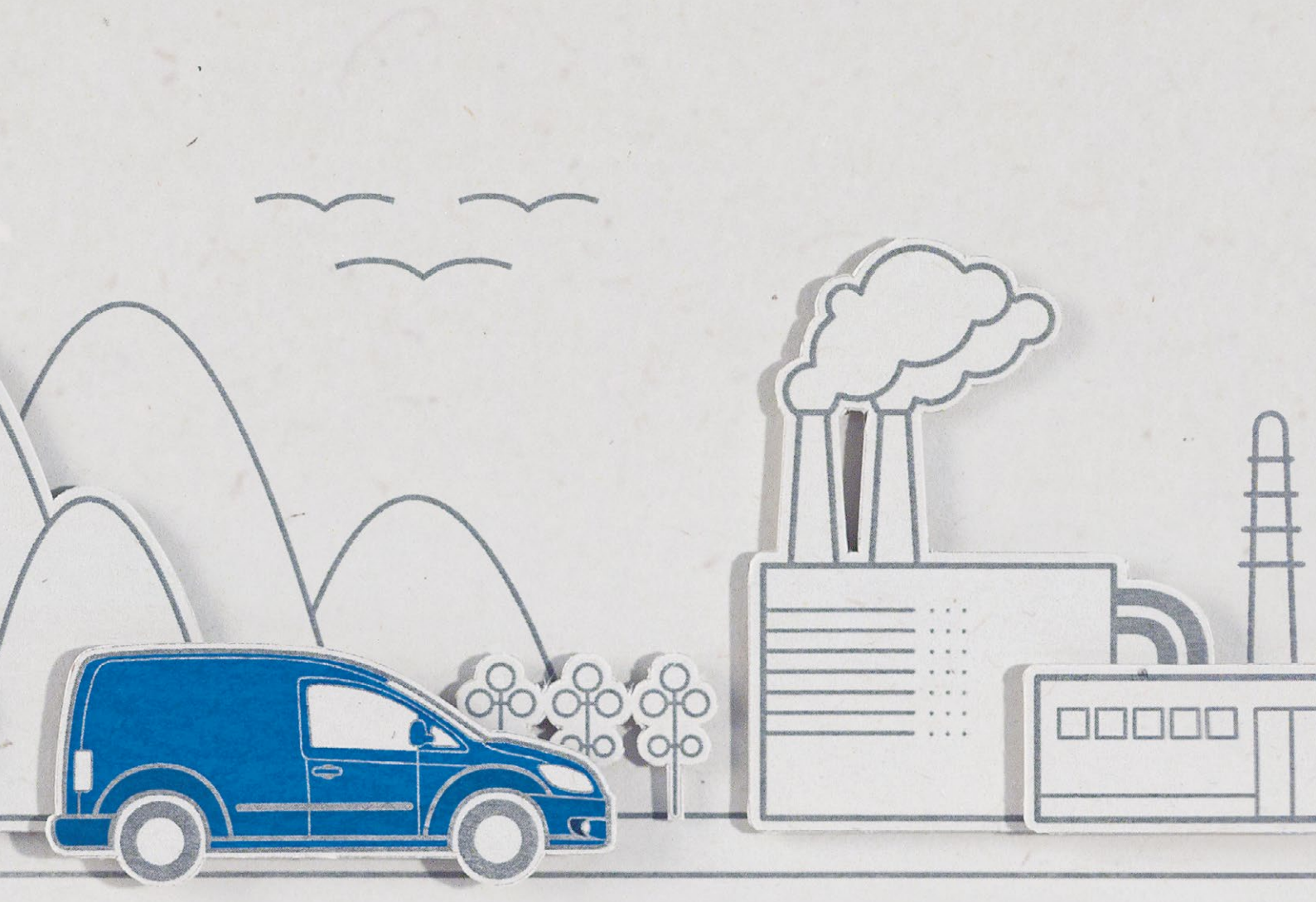
Contact fleet@vwfs.co.za for more information.

Interest Rate Options Available:

Once your application has been successful, you have the option of a fixed or variable interest rate for your agreement.

A fixed interest rate allows you to be in control with no unexpected surprises. Your interest rate and monthly repayments remain fixed for the full term of your agreement. This means that even if the prime lending rate changes, your interest rate and monthly repayments will remain unchanged.

A variable interest rate will change as and when there is a fluctuation in the prime lending rate. You will benefit from any reductions in the prime lending rate over the time of your agreement, but you also need to be aware that any increase in the prime lending rate will result in an increase in your repayments.



Protect yourself with Volkswagen Financial Services

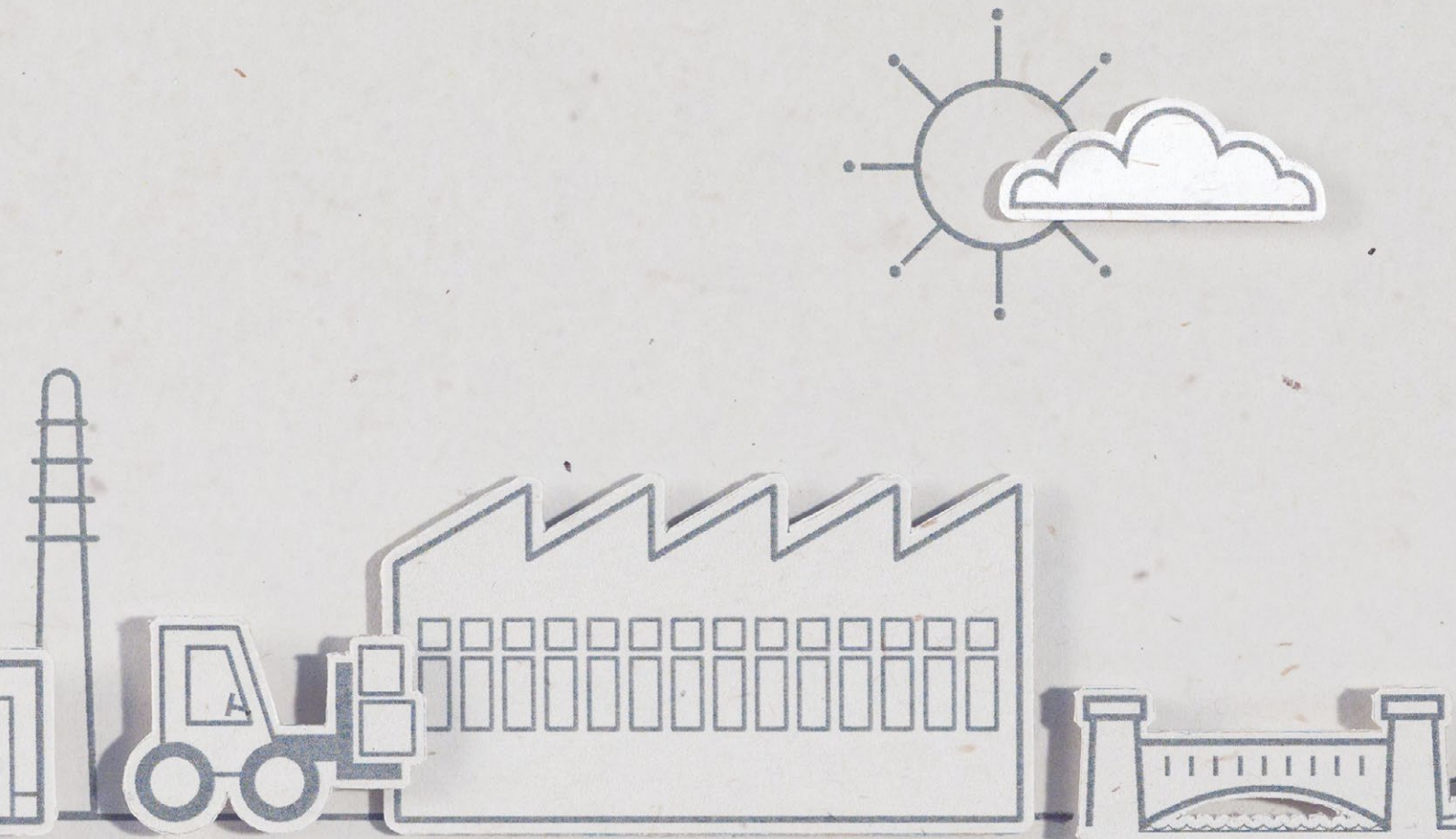
Volkswagen Financial Services offers a wide range of affordable insurance solutions, protecting your asset as well as your financial commitment. This unique suite of products is designed to give you peace of mind and value for money.

Volkswagen Comprehensive:

Volkswagen designs and manufactures vehicles to the highest standards and with Volkswagen Comprehensive, we will maintain these factory specifications throughout all our repairs. This policy covers you in the event of your vehicle being involved in an accident, being stolen or damaged due to fire. It also covers third party liability and includes towing services. This product is available for Private Individuals and Business Customers.

Volkswagen Care Plan:

This is an innovative maintenance plan that covers minor damages to your vehicle, keeping it in tip-top condition without affecting your No Claim Bonus. You can claim an unlimited number of times for certain repairs (up to an agreed amount) that can conveniently be done at your home or place of work through one of our mobile repair units.



Shortfall Plus:

In the event of theft, hijacking or write-off of your vehicle, this policy covers you for the difference between the finance settlement amount of the existing loan and the pay-out from your underlying comprehensive insurance policy. This policy is designed to protect you from paying this shortfall. This is a standalone policy which can be purchased in addition to a comprehensive vehicle insurance policy.

Customer Protection Plan:

This plan covers you and your family should you be involuntarily retrenched, become permanently or temporary disabled, incapacitated due to terminal or chronic illness or pass away. This policy will support you in keeping your Credit Agreement obligations.

Retrenchment Policy:

Being retrenched is always a possibility in uncertain economic times. Should you be involuntarily retrenched, this product will take care of your monthly vehicle instalments, leaving you to focus on finding alternative employment and not worry about your monthly vehicle instalments. It's a smart way to reduce your financial burden if you are retrenched.

All products are designed to provide you with a hassle free motoring experience and are conveniently available from any Volkswagen dealer in South Africa. For more information about the affordable Volkswagen Financial Services Insurance products, contact the Finance and Insurance Business Manager at your local Volkswagen dealership or visit the Purchase and Finance section on www.vwcommercial.co.za. Terms and conditions apply to all Volkswagen Financial Services Insurance offerings.



Begin your journey

Volkswagen Financial Services offers you a number of ways to get started:

- Our Finance and Insurance Business Managers at any Volkswagen Dealership will be happy to guide you through the process
- Visit www.vwcommercial.co.za and click on the Purchase and Finance tab
- For further information, go to www.vwsure.co.za
- Contact one of our helpful agents on 0861 500 400

Apply online today and get a provisional answer in seconds.

Volkswagen Financial Services - Getting you on the move.

Volkswagen Financial Services South Africa Proprietary Limited (Registration number 2013/133698/07) is a licensed financial services provider and a registered credit provider (NCRCP6635). Each of the finance options and insurance products referred to in this document is subject to terms and conditions, and each applicant is subject to the application and approval process of Volkswagen Financial Services. Please note that these finance options and insurance products are subject to availability from time to time.