



ŠKODA

## ŠKODA Financial Services

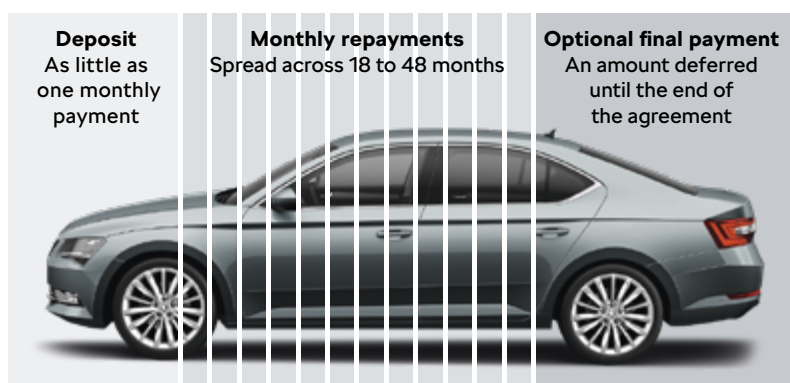
Finance. Insurance. Fleet. Mobility.

# PRODUCT INFORMATION GUIDE / SOLUTIONS PERSONAL CONTRACT PLAN

**Solutions is our flexible finance plan designed to allow you to drive a new or used vehicle sooner than you may think**

## How does it work?

### Cost of your vehicle



It's really quite simple. Once you have chosen your vehicle and decided on your deposit, you need to make three decisions that will affect your monthly repayments:

- > **Your repayment period**  
Choose any period between 18 and 48 months
- > **Mileage per year**  
Choose how many miles you expect to drive each year restrictions apply
- > **Optional final payment**  
Defer an agreed amount until the end of your agreement

## FAQs

### Can I get a Solutions agreement?

Solutions agreements are available for both personal and business customers. Solutions is not available to customers intending to use the vehicle for hire and reward purposes\*

### What benefits does Solutions offer me?

- > Solutions is ideal for customers who like the idea of changing their vehicles regularly, reducing the potential period of repayments, or simply want to leave their options open for a period of time
- > Choose the most appropriate term to suit your monthly budget
- > By deferring an agreed amount to the end of your agreement you can potentially: change your vehicle more often to suit your needs, and stay within the warranty period; upgrade to get a higher specification model; reduce your monthly payments
- > A Solutions agreement can protect you from unforeseen depreciation of the vehicle's value
- > Deposits can be as little as one monthly payment
- > Solutions is a flexible product, giving you four options for the end of your contract. This decision doesn't need to be made until the end of the agreement

### What happens at the end of my agreement?

At the end of your agreement you have three options:

- > Exchange the vehicle for a new ŠKODA. The agreement will be settled and any excess sales proceeds can contribute to your new agreement (subject to application and acceptance) If you plan to part exchange your vehicle, you should contact your ŠKODA retailer well in advance of the end of your agreement to ensure that your next vehicle is ordered and delivered before your final payment is due
- > Pay the option to purchase fee and the optional final payment, then take full ownership of the vehicle

- > Simply return the vehicle to ŠKODA Financial Services, subject to fair wear and tear and excess mileage charges, and pay the option to purchase fee

### Important information to consider

- > It is really important that you keep up to date with your monthly repayments, so please contact us if you are having any difficulties as the vehicle may be at risk if you don't
- > Ownership of the vehicle will remain with ŠKODA Financial Services until you have paid both the option to purchase fee and the optional final payment
- > If you exceed the anticipated mileage agreed at the start of your agreement and intend to return the vehicle then excess mileage charges will apply
- > It is important to keep the vehicle in good condition as this will affect the value of the vehicle. If you intend to return the vehicle then you may be charged for any damage that goes beyond fair wear and tear
- > If you wish to end your agreement early you can request a settlement quote. How far into your agreement you are will affect the amount left to pay
- > The repayment period and mileage chosen will affect your monthly repayments and the optional final payment
- > Your vehicle may be worth less than the final repayment value at the end of your contract due to market conditions

### Will I own the vehicle?

You can own the vehicle once you have paid the optional final payment and option to purchase fee.

\*i.e. taxis, body-shop usage, long term sub-let agreements (> 1 month) or replacement vehicle insurance claim business.

An offer of finance depends on certain conditions. Subject to status. Available to 18s and over in the UK only. Terms and conditions apply. ŠKODA Financial Services.