

SIMPLY CLEVER

ŠKODA



THOUGHTFULLY DESIGNED PRODUCTS, BUILT AROUND YOU

Finance, insurance and servicing from ŠKODA

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ŠKODA Finance

Your journey starts here...



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At ŠKODA Finance we like nothing more than making your dream of driving a ŠKODA a reality. That's why we offer a wide range of finance, insurance and servicing packages, all designed to fit your needs perfectly. We understand that you want to get the most from your budget while still getting the quality you expect from us, so we've made financing and looking after your ŠKODA as easy as 1, 2, 3.

Relax, enjoy the journey and let us point you in the right direction.

Finance that's a walk in the park

Whether you're in the market for a shiny new ŠKODA or an equally shiny used one, financing your new car can be surprisingly easy with ŠKODA Finance. We've designed our finance plans with flexibility to suit you better, putting together great products which will fit your pocket, your personality and your life circumstances. We'll help you find more for your money and a convenient way of paying.





Solutions Personal Contract Plan (PCP) Built with you in mind.

To cope with life's twists and turns we've created Solutions (PCP), a product that puts you firmly in the driving seat. It means having the ŠKODA you want now, as well as the option to change direction if circumstances change in the future. If it's a shiny new car or an equally shiny used one, the journey starts here.

Solutions enables you to finance the whole car but leave a portion of the car's cost to the end, making your monthly repayments lower. So compared to other finance methods, it allows you to drive more ŠKODA for your money.

How does it work?

We'll agree a deposit amount with you then fix your monthly repayments to suit your budget. It's about finding a combination that's right for you.

You choose how long you want the plan to last, from 18 to 42 months, and work out your annual mileage. We then agree the optional final payment amount – that's the portion of the car's cost you leave until the end. It's really that simple.



Easy as...

1. Pay a deposit made up of part exchange or cash.
2. Choose your fixed monthly repayment period – 18 to 42 months.
3. Set your deferred amount (the optional final payment) to lower your monthly repayments.

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

How Solutions could work for you:

- › You can pay a smaller deposit
- › You can reduce your monthly repayments
- › You could upgrade to a higher specification ŠKODA
- › You can regularly change your ŠKODA to fit around your lifestyle

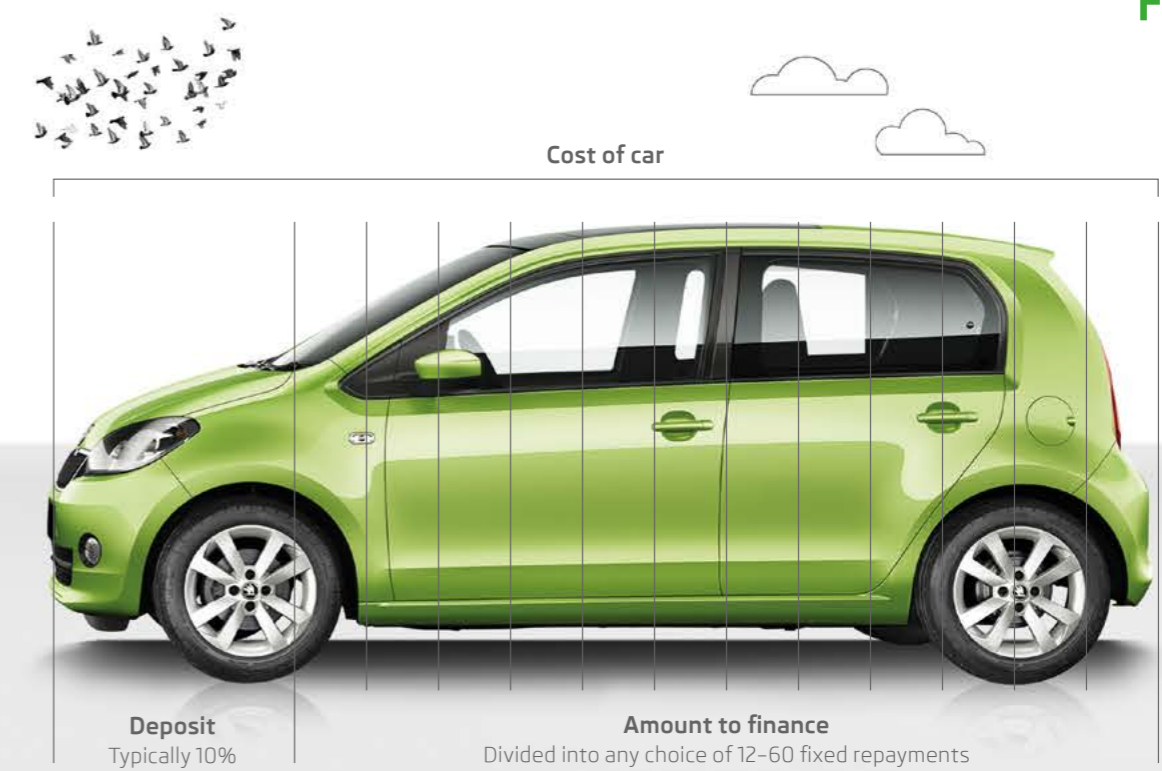
Important information to consider

At the end

With Solutions, every ending is a happy one, two or three.

1. **New direction:** If you want to change your car for a new one, you can part exchange your ŠKODA for one that suits you better on a new Solutions plan.
2. **Love:** If you've fallen head over heels for your ŠKODA, all you need to do is make the optional final payment and it's yours.*
3. **Still not sure:** If your circumstances have changed and your ŠKODA has been well cared for, you could return it to us and walk away.* No hard feelings.

- › 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
- › You may end your agreement earlier than the full term. However, depending how far you are in to your agreement will affect the final amount left to pay.
- › 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. You may be charged for any damage that goes beyond fair wear and tear.



Hire purchase

Built with time in mind.

With a hire purchase plan from ŠKODA Finance, owning the the ŠKODA you want is simply a matter of time.

Whether you opt for a new or used car, hire purchase is an affordable and straightforward route to car ownership.

How does it work?

First you pay a deposit, typically just ten per cent of the car's value. We will then organise your fixed monthly repayments on an individually tailored plan, spread equally over 12-60 months.

Knowing you're paying a set amount each month helps to budget and puts time on your side. And with no mileage restrictions, hire purchase is a great option for a long distance driver.

Easy as...

1. Pay a deposit - typically as little as 10%.
2. Agree a repayment period - 12-60 months.
3. Pay all your fixed monthly repayments, then drive off into the sunset.

At the end

On paying the option to purchase fee, you now own your ŠKODA. It's all yours.

Important information to consider

- › Ownership of the vehicle will remain with ŠKODA Finance until you have paid both the option to purchase fee and all monthly payments
- › 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.

How hire purchase could work for you:

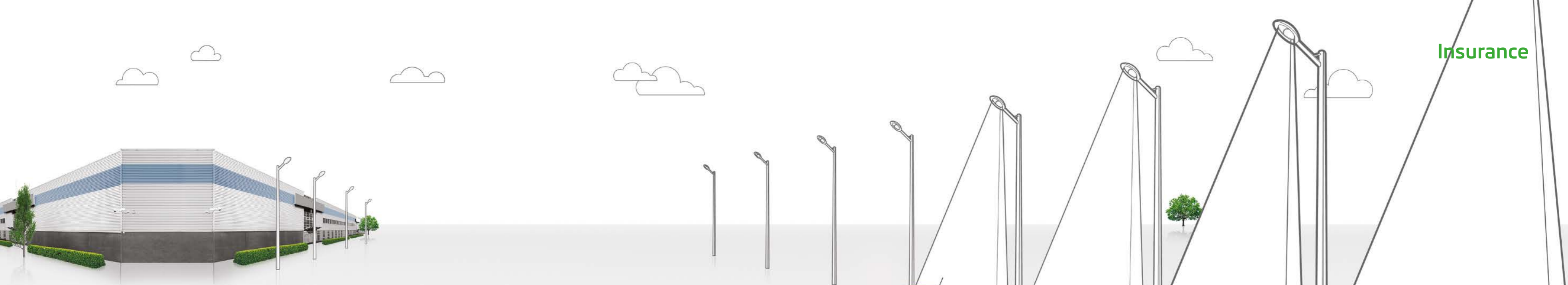
- › You pay fixed monthly repayments
- › You will own your ŠKODA and keep within your preferred budget
- › You can lower your monthly repayments by stretching them over a longer period - up to five years
- › Did we mention that it was really straightforward?

Preserving what's precious to you

We're pretty sure you'll fall in love with your ŠKODA. So it stands to reason you'll want to protect it - and yourself - with some smart, dependable insurance. ŠKODA Insurance offers a range of cover designed to provide you with quality service and reliable support if your ŠKODA is damaged in an accident or stolen.



Insurance



Ensurance® Another bright idea from ŠKODA.

If your ŠKODA was damaged in an accident, wouldn't you want it fixed by a ŠKODA trained technician using only ŠKODA genuine parts? That's why we came up with Ensurance, the result of a true lightbulb moment which does exactly that. Ensurance is ŠKODA's accident and repair cover that really goes the extra mile and it's free for ŠKODA drivers for three years.

How does it work?

Ensurance works alongside your main comprehensive motor insurance policy – no matter who you're with – to make sure you get the quality repair and service you want. If you're involved in an accident or your car is stolen, just make one call to us and we'll look after your claim from start to finish. And we'll make sure your ŠKODA is repaired to the highest standards. Another great benefit of being a ŠKODA driver.

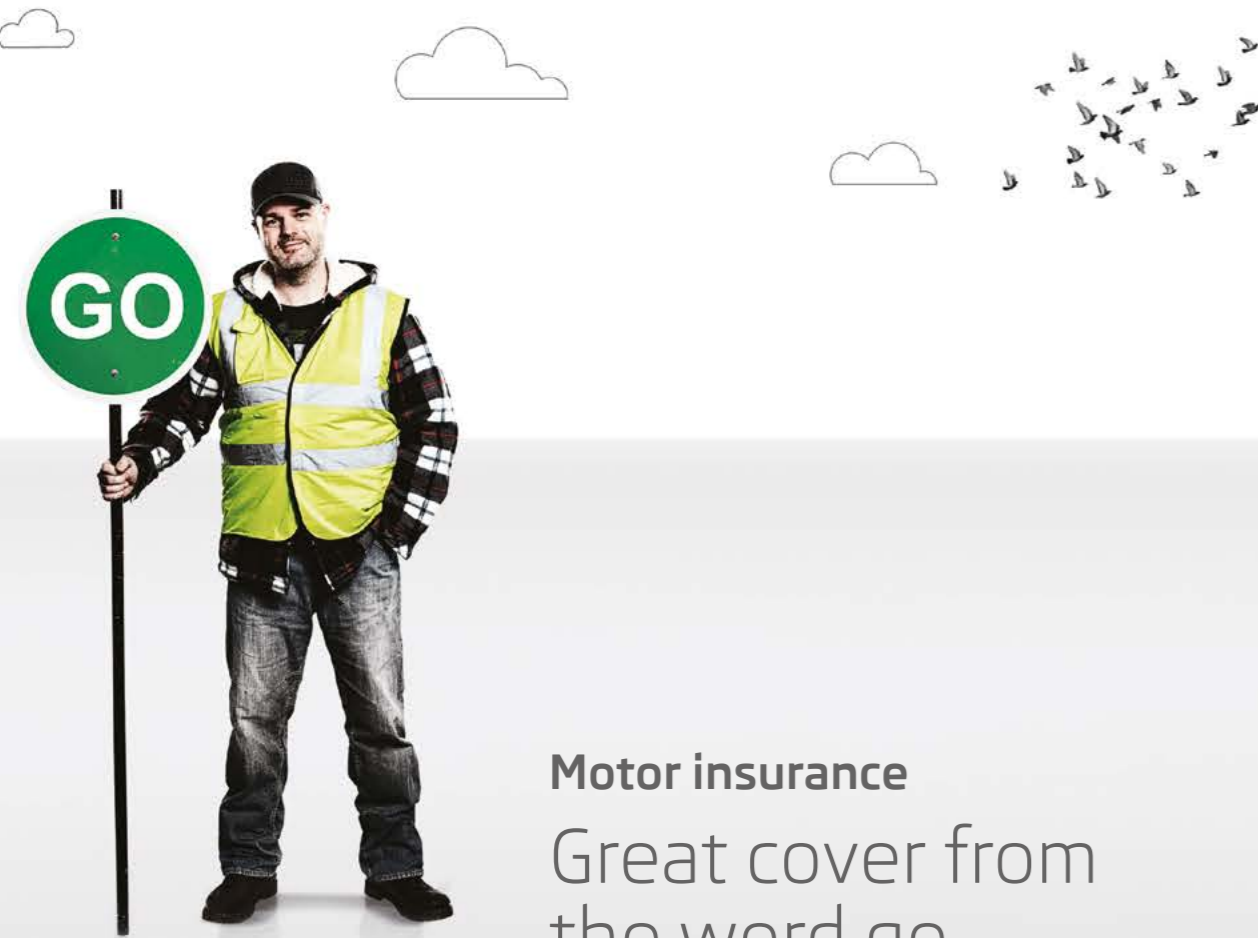
Simply activate Ensurance to benefit from:

- › A guarantee your ŠKODA will be repaired in a ŠKODA Insurance approved repairer, by ŠKODA trained technicians and using only genuine ŠKODA parts and paints
- › A dedicated Claims Manager available 24-hours a day – they will liaise with your insurer and repairer, so you don't have to
- › Help to recover any uninsured losses with our Legal Expenses Cover
- › Online claims tracking to keep you fully up to date

Free Ensurance for 3 years. Seen the light?

It only takes a minute to get your free Ensurance cover. For more information and to get cover today, visit skoda-ensurance.co.uk

Insurance



Motor insurance

Great cover from the word go.

There's no doubt that you will want to keep your ŠKODA in as perfect condition as the day you bought it. This is why we offer insurance cover that suits your individual needs. And if anything should ever happen, you know your ŠKODA will be repaired to the highest standards.

Complimentary five day insurance

At ŠKODA, we're all about making life easy. So when you buy one of our cars, we give you free insurance for your first five days. It's all about getting you on the road with minimum hassle and letting you choose your insurance in your own time.

Simply call free on 0330 303 6920, provide us with a few details and we'll send a cover note to your retailer.

Annual insurance

We looked at car insurance and asked how we could make it better. The answer? To add in a really wide range of great features as standard – as well as fantastic quality cover.

Not ready to switch your motor insurance to us at the moment? Then add our free ŠKODA Ensurance cover to your existing policy. And if your ŠKODA's damaged in an accident, or stolen, we'll do all the legwork.

To get a quote or find out more about any of our other ŠKODA Insurance products, visit insurewithskoda.co.uk.

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How motor insurance could work for you:

- › Guaranteed use of a ŠKODA approved repairer and ŠKODA trained technicians
- › Repairs using only genuine ŠKODA parts
- › Windscreen cover
- › Guaranteed courtesy car
- › 90 days cover in Europe

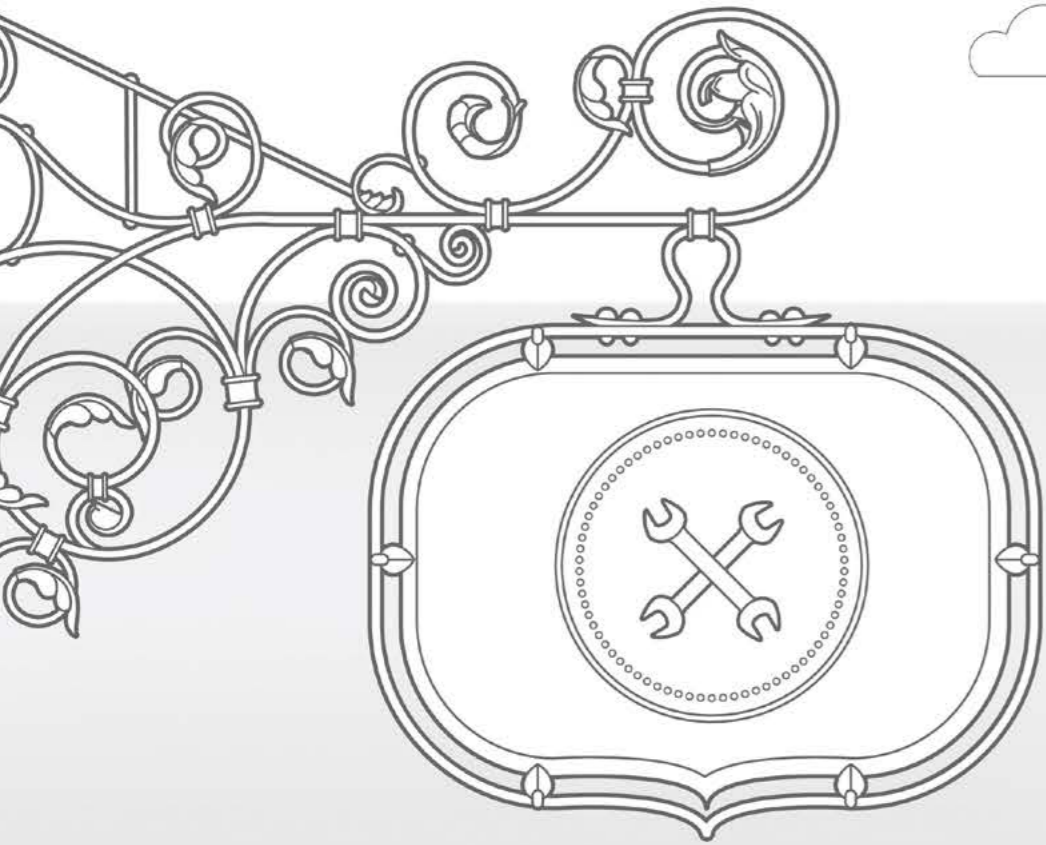
At your service...

Your ŠKODA has been built to bring you years and years of happy motoring - it just needs a little servicing every now and then. So to help you budget for the best possible care, we've designed a range of tailored servicing and maintenance plans. Like everything with ŠKODA, they're designed to make the journey easier, more personal and more affordable. It's the ŠKODA way.



Servicing and maintenance





Servicing and maintenance Made-to-measure plans, at prices that measure up.

With our servicing and maintenance plans, keeping your ŠKODA in great condition has never been more manageable. We offer a range of options tailored to your budget, needs and mileage. And because the prices are fixed, you won't be caught off-guard by any nasty surprises.



How servicing and maintenance could work for you:

- › Easy budgeting with fixed prices
- › Confidence that your car will be looked after by specialist ŠKODA trained technicians and only ŠKODA genuine parts will be used
- › Reassurance of two years warranty on parts and labour
- › ŠKODA stamp in your service book

Fixed-price service plan (pay now)

This is a straightforward, practical way to care for your car. By fixing your servicing costs up front, you're protected if parts and labour prices rise.

There are two plans to choose from:

- › **New cars - 3 years or 30,000 miles**
(whichever comes soonest)
- › **Used cars - 2 years or 20,000 miles**
(whichever comes soonest)

If you decide you want to sell your ŠKODA a service plan is fully transferrable, making it even more attractive to potential buyers.

Fixed-cost maintenance plan (pay monthly)

For ŠKODAs up to one year old and less than 10,000 miles, a fixed-cost maintenance plan allows you to keep your car in great condition, while simple monthly payments take the strain off your finances. You can choose to budget for your car's service, maintenance, and if you want, it's tyres too.

There are three levels of cover to choose from:

- › **Service only**
- › **Service and maintenance**
- › **Service, maintenance and tyres**

Fully customised - you can tailor the plan around the number of miles you drive each year - so you only pay for what you need. In fact, you can base it on anything from 5,000 to 40,000 miles per year, up to a total of 120,000 miles at the end of the contract.

Terms and conditions apply. Administered by ŠKODA Finance, Freepost VWFS.



So why are these plans so good?

When it's time for your scheduled service, or your ŠKODA requires covered maintenance and tyres, simply drop it off and we'll take care of the rest. You can even choose the most convenient ŠKODA retailer for you.

All our servicing and maintenance work uses only genuine ŠKODA parts and specialist ŠKODA trained technicians, and all parts and labour have a two year warranty. You'll also get our seal of approval with a ŠKODA stamp in your service book – giving you ultimate peace of mind and making your ŠKODA even more attractive to future buyers.

Pleasantly surprised?

Speak to your local retailer for our latest offers.

What's included?

Fixed-price service plan (pay now)

New car (up to 1 year old)

3 years or 30,000 miles whichever comes sooner

1 x Oil change at 10,000 miles or 12 months

1 x Inspection service at 20,000 miles or 24 months

1 x Oil change at 30,000 miles or 36 months

1 x Dust and pollen filter†

1 x Brake fluid change (if required)†

Used car (1 to 8 years old)

2 years or 20,000 miles whichever comes sooner

1 x Oil change at 10,000 miles or 12 months

1 x Inspection service at 20,000 miles or 24 months

1 x Dust and pollen filter at 24 months

1 x Brake fluid change (if required)†

1 x Spark plug change (if required)†

1 x Fuel filter (if required)†

1 x Air filter (if required)†

1 x MOT Test Fee (if required within the contract period)†

†Servicing activity provided if specified within the manufacturer's recommended service schedule for a particular ŠKODA model. Any other work outside the manufacturer's recommended service schedule, including normal wear and tear, is not included in the plan. Cars that exceed the plans mileage before may not benefit from all of the service elements listed depending on model and specification.

What's included?

Fixed-cost maintenance plan (pay monthly)

All routine servicing as appropriate to your car as determined by the car manufacturer

Engine oils required within the service schedule

Brake fluid change when appropriate as determined by the car manufacturer

Other oils and fluids required within the service schedule

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: catalyst, exhaust, fuel pump, gaskets, injectors, oil pump, seals, turbo. Drive belts, cambelt and tensioner will be repaired in accordance with the manufacturers schedule)

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, fluid renewals)

Miscellaneous items (including: adjustments, key batteries, MOT, wiper blades/refills, air conditioning service - maximum 1 per contract)

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 900 approved outlets across the UK

Valves

Wheel alignment and geometry check (where necessary due to fair wear and tear)

Wheel balance

Repairable punctures

Service only
Service and maintenance
Service, maintenance and tyres

● Included - Not included

Servicing and maintenance

Main exclusions

Fixed-price service plan (pay now)

- › Maintenance
- › MOT (new cars only)
- › Roadside assistance
- › Cambelts and drive belts
- › Tyre replacement or puncture repair
- › Oil and fluid top-ups between services
- › Fuel and engine additives including AdBlue®
- › Gearbox service
- › Any other work outside the manufacturer's recommended service schedule, including normal wear and tear

Fixed-cost maintenance plan (pay monthly)

Service only

- › Maintenance
- › MOT
- › Roadside assistance
- › Cambelts and drive belts
- › Tyre replacement or puncture repair
- › Oil and fluid top-ups between services
- › Fuel and engine additives including AdBlue®
- › Gearbox service
- › Any other work outside the manufacturer's recommended service schedule, including normal wear and tear

Service and maintenance

- › 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 or resulting from diesel particulate filtration and catalytic reduction systems
- › Warranty work
- › Tyre replacement or puncture repair
- › Oil and fluid top-ups between services
- › Fuel and engine additives including AdBlue®
- › Wheel alignment

Service, maintenance and tyres

- › 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 or resulting from diesel particulate filtration and catalytic reduction systems
- › Warranty work
- › Oil and fluid top-ups between services
- › Misuse or vandalism
- › Wheel alignment as result of damage or negligence
- › Accidental damage and irreparable punctures
- › Replacement of non-standard tyres including upgrades
- › Tyre sealant, repair equipment and tyres that have been repaired using sealant or additives
- › Fuel and engine additives including AdBlue®
- › Winter and all seasons tyres



Please note that general and further exclusions apply. Maintenance and fixed-price service plans are administered by SKODA Finance.