



Finance. Insurance. Fleet. Mobility.


## Product Information Guide / Lease Purchase

Lease Purchase enables customers to finance their Volkswagen with lower monthly payments by deferring an agreed amount until the end of contract

### How does it work?

**Cost of your vehicle**

Initial Rental	Monthly payments	Final 'balloon' repayment
As little as one rental payment	Spread across 12 to 48 months	



Once you have chosen your Volkswagen and decided on your initial payment, you just need to make three decisions that will affect your monthly repayments:

- **Your repayment period**  
Choose any period between 12 and 48 months
- **Final 'balloon' repayment**  
Defer an agreed amount until the end of the agreement. This is known as a 'balloon' repayment
- **Mileage per year**  
Choose how many miles you expect to drive each year<sup>†</sup>. This will affect both your monthly repayments and final 'balloon' repayment

### FAQs

#### Can I get a Lease Purchase agreement?

Lease Purchase agreements are available for both retail customers\* and business customers\*\*. Exclusions apply<sup>^</sup>.

#### What benefits does Lease Purchase offer me?

- Lease Purchase is a purchase product suited to customers seeking long-term ownership, whilst looking to reduce their monthly repayments
- Deferring an agreed amount to the end of your agreement allows you to reduce your monthly repayments
- Deposits can be as little as one monthly payment

#### Important information to consider

- You are responsible for the repayment of the final 'balloon' repayment – even if the vehicle is worth less than the 'balloon' repayment at the end of the agreement
- Ownership of the vehicle will remain with Volkswagen Financial Services until you have paid both the option to purchase fee and the 'balloon' repayment
- 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
- 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

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

At the end of your agreement you have two options:

- Pay the final 'balloon' repayment and option to purchase fee and take ownership of the vehicle
- Part exchange the vehicle and settle the final 'balloon' repayment

#### Will I own the vehicle?

Yes once you have paid the final 'balloon' repayment and option to purchase fee the vehicle is yours.