

# Financial Services



Finance. Insurance. Fleet. Mobility.

Commercial  
Vehicles

## 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**

<b>Deposit</b> As little as one monthly payment	<b>Monthly payments</b> Spread across 18 to 49 months	<b>Optional final payment</b> You have three choices at the end of your agreement
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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 the monthly repayments:

- **Your repayment period**  
Choose between 18 and 49 months
- **Mileage per year**  
Choose how many miles you expect to drive each year†
- **Optional final payment**  
Defer an agreed amount until the end of your agreement, you will then have to choose from one of three options

### FAQs

#### Can I get a Solutions agreement?

Providing you are buying one of our vehicles, Solutions agreements are available for both retail customers and business customers<sup>^</sup>. Exclusions apply\*.

#### 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
- 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 may 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 three 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 Volkswagen Commercial Vehicle. 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 Volkswagen Commercial Vehicle van centre 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 Volkswagen Commercial Vehicles (fees may be payable)

#### 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
- 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
- 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

#### Will I own the vehicle?

You can own the vehicle subject to paying the optional final payment and option to purchase fee. Ownership of the vehicle will remain with Volkswagen Commercial Vehicle Financial Services until you have paid both of these.

†Mileage restrictions apply. <sup>^</sup>Limited Companies, Sole Traders, Partnerships and Limited Liability Partnerships. \* Solutions is not available for customers intending to use the vehicle for long term sub-let agreements, taxis, couriers, contract hire and daily rental businesses, body-shop usage, or replacement vehicle insurance claim business, not available on Crafter. \*\* An offer of finance depends on certain conditions. Subject to status. Available to 18s and over in the UK only. Terms and conditions apply. Volkswagen Commercial Vehicle Financial Services. There may be VAT accounting obligations for VAT registered customers if the vehicle is handed back to VWFS. If you require advice relating to your particular set of circumstances you should contact HMRC or a VAT advisor.