



VOLVO CAR FINANCIAL SERVICES PROVIDES PREMIUM FINANCING TO HELP YOU TO ENJOY YOUR NEW VOLVO SOONER. WITH FLEXIBLE FINANCING SOLUTIONS THAT WILL SUIT YOUR LIFESTYLE.

PERSONAL AND BUSINESS FINANCE PRODUCTS

Personal finance products:

- Consumer Loan
- Novated Lease

Business finance products

- Chattel Mortgage
- Finance Lease

For more information on Volvo Car Financial Services and our product offering, visit our website.

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VOLVO CAR FUTURE VALUE

We also offer Volvo Car Future Value[^], which gives you a Guaranteed Future Value[^] of your Volvo upfront. This provides peace of mind knowing that the future value[^] of your vehicle is secured at the time of purchase

Whether you are investing in your Volvo for business or personal use, you can select the contract term from 12-60 months and an annual kilometre allowance to suit your requirements.

At the end of your term, you can select from one of three options:

- Trade-in
- Retain/Refinance
- Return

For more information on Volvo Car Future Value[^], visit our website.

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VOLVO CAR PREMIER MOTOR INSURANCE

Volvo Car Premier Motor Insurance provides comprehensive insurance cover for your Volvo and includes a range of high-quality benefits. You can also tailor your cover by choosing to add extra optional benefits that may suit your insurance requirements.

For the standard terms, conditions, limitations and exclusions of cover, please refer to the **Product Disclosure statement and Policy Document (PDS)**

For more information on Volvo Car Premier Motor Insurance, including features and benefits, visit our website.

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Important information: Because we do not know your personal objectives, please consider whether these products are appropriate for your circumstances. Before acting on any of the information in this brochure, please seek independent tax advice. Full terms and conditions are available upon application. Available only to approved applicants of Volvo Car Financial Services. Subject to credit assessment. Fees, charges, T&C's apply.

[^]Volvo Car Future Value has a Guaranteed Future Value (GFV) which is the minimum value of your vehicle at the end of your finance contract as determined by Volvo Car Financial Services (VCFS) ABN 20 097 071 460, Australian Credit licence 389 344. If you decide to return your car to VCFS at the end of your term, VCFS will pay you the agreed GFV, which will be put against your final payment subject to fair wear and tear conditions and agreed kilometres being met. At the end of your term, you can elect to (1) trade-in; (2) return; or (3) retain the vehicle by paying the GFV owed to VCFS at the end of the loan term after all repayments have been made. You will be liable for any loan contract deficit and additional charges apply if you exceed the nominated kilometre allowance and/or the vehicle is not in an acceptable condition. Fleet government, rental buyers, hire car and chauffeur companies excluded. To see if this product is right for you, please see our Target Market Determination on our [website](#).

Volvo Car Financial Services is a trading name of Volkswagen Financial Services Australia Pty Limited ABN 20 097 071 460. Australian Credit License 389344. The insurer of this Volvo Car Premier Motor Insurance is Allianz Australia Insurance Limited ABN 15 000 122 850, AFS Licence Number 234708. 10 Carrington Sydney NSW 2000. In arranging this insurance Volvo Car Australia Pty Ltd ABN 18 004 830 611 and the authorised dealers act on behalf of Allianz and not as your agent. Neither Volvo Car Australia nor any of its related companies have any liability in respect of this policy.

We do not provide advice on this insurance based on any consideration of your objectives, financial situation or needs. Cover subject to policy terms, conditions, limits and exclusions. Before making a decision about this insurance please consider the Product Disclosure Statement (PDS). The PDS and Target Market Determination are available by calling us. If you purchase this insurance we receive a commission from Allianz. For further information or assistance please contact Volvo Car Insurance Customer Care on 1300 516 953