



Finance Lease

Finance Lease is a rental agreement where you can share the potential rewards of the future resale value

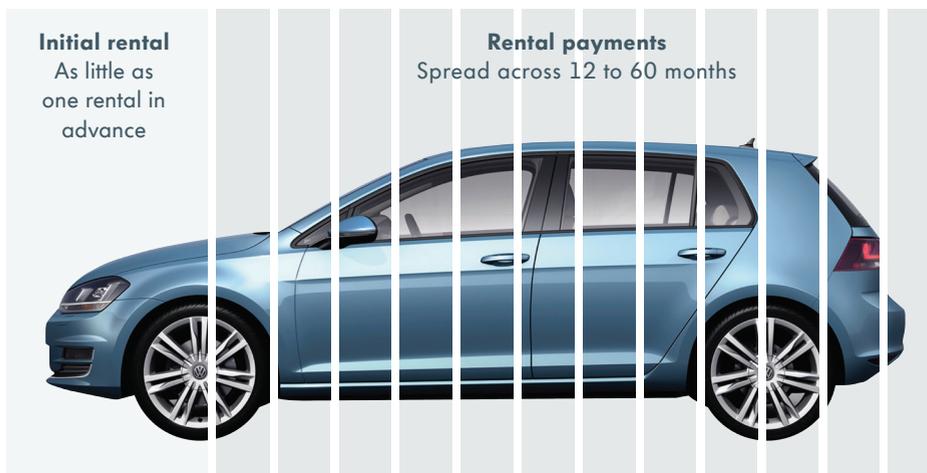
How does it work?

Finance Lease is a rental agreement that gives you the opportunity to share in the sales proceeds at the end of the agreement. There are two types of Finance Lease agreement - 'balloon' rental payment and full pay out. This page explains full pay out.

Full pay out

This is when you spread the amount financed equally over the term.

Cost of your vehicle



Initial rental

As little as one rental in advance

Rental payments

Spread across 12 to 60 months

Once you have selected your initial rental, there are two decisions to make that will affect your monthly rentals:

- 1 Your rental payment period**
Choose any period between 12 and 60 months
- 2 Mileage**
Choose how many miles you expect to drive each year†

FAQs

Can I get a Finance Lease agreement?

Finance Lease agreements are available for both retail customers* and business customers^.

How will a full pay out Finance Lease benefit me?

- 1** There is no large final rental payment at the end of the agreement
- 2** Opportunity to share in the majority of the sales proceeds
- 3** A proportion of rentals may be claimable as an expense against taxable profits#

Important information to consider

- 1** 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
- 2** It is important you keep the vehicle in good condition as this will affect the vehicle's resale value, and your sales proceeds
- 3** Sales proceeds value is not guaranteed
- 4** 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:

- 1** Enter into an annual rental agreement and retain the use of your vehicle
- 2** You can sell the vehicle on behalf of Volkswagen Finance to a selected third party and receive a percentage of the sales proceeds

What happens at the end of my full pay out agreement?

At the end of your agreement you have 2 options:

- 1** Enter into an annual rental agreement and retain the use of your Volkswagen
- 2** You can sell your Volkswagen on behalf of Volkswagen Finance to a selected third party and receive a percentage of the sale proceeds

Will I own the vehicle?

No, you will not own the vehicle.

†Mileage restrictions apply. *Those using the vehicle for personal use. ^Limited Companies, Sole Traders, Partnerships and Limited Liability Partnerships.

#This is subject to a 50% block where there is any element of private use. The above note is intended as a summary of the principles of VAT and tax in this complex area. It is not intended to be and should not be construed as constituting tax advice and we make no representations, warranties or guarantees, whether express or implied, that the content is accurate, complete or up-to-date. Volkswagen Financial Services (UK) Limited cannot be held liable in any way for any reliance upon this document, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable. For specific tax advice relating to your particular set of circumstances, you should contact your own HMRC officer or your usual VAT / tax advisers.

An offer of finance depends on certain conditions. Subject to status. Available to 18s and over in the UK only. Volkswagen Finance.