

Drive away with a new level of assurance, it's the only way to go

With Škoda Future Value, great finance is just the beginning.

It's affordable – your regular repayments are set and Škoda Future Value helps you get into a new Škoda for less.

It's flexible – choose your contract term, agree your kilometre allowance and at the end of your term (provided certain conditions are met) you have three great options, meaning you can enjoy a new Škoda more often.

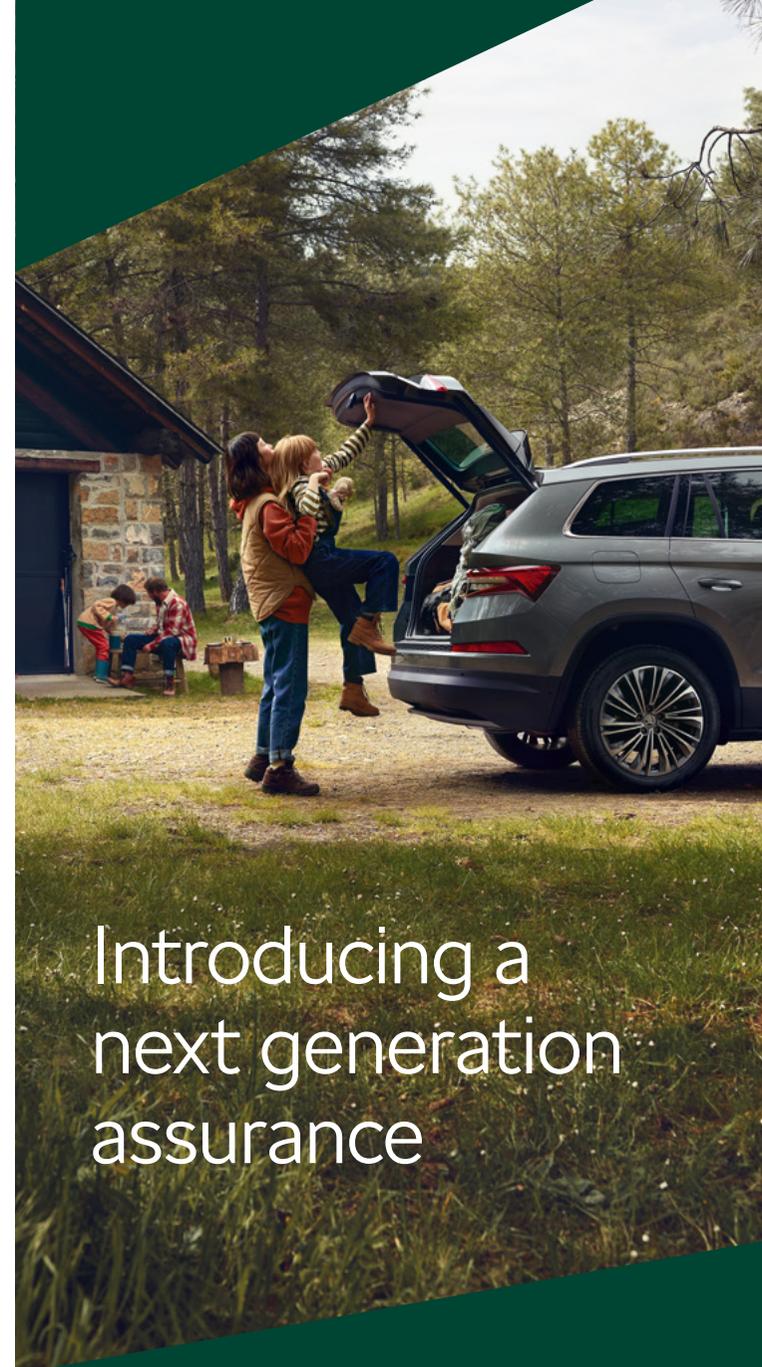
It's assured – with after-sales care to keep ownership costs low and peace of mind in terms of your Škoda's future value (provided the return conditions are met).

So, why not speak to your Škoda dealer about the details, or visit us at www.SKODA.co.nz/finance, and take advantage today?

Škoda Future Value. It's the only way to go.

Škoda Future Value is available on selected Škoda's only through Škoda Finance. Škoda Finance is only available through UDC Finance Limited. UDC Finance standard terms, conditions, lending and credit criteria apply to any UDC loan. Škoda Future Value terms and conditions apply. If these conditions are not met, the option to return the Škoda for the assured future value at the end of your contract may not be available and the outstanding loan must still be repaid in full.

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Introducing a next generation assurance

SKODA Financial Services

Škoda Future Value. An assurance you can count on.

With Škoda Future Value you'll have a flexible finance solution that gives you a next generation assurance from the moment you get your new Škoda. And your next one. Not only will you have the certainty of low fixed repayments, you'll also have three great options at the end of your agreed term. Plus you can renew at any time. It all means you can enjoy a new Škoda more often.

Put yourself in the driver's seat

With Škoda Future Value you'll have a hassle-free finance agreement plus an assurance you can count on the moment you drive away.

Here's how it works:

1. Start by selecting the Škoda you want
2. Choose the contract term which suits you best (24 months, 36 months, or 48 months)
3. Next, agree the annual kilometre allowance (10,000, 15,000, 20,000, 25,000 or 30,000 km per year)
4. Choose your deposit amount (which also gives you the option to reduce your repayments to fit your budget)
5. We'll then calculate the assured future value based on the total kilometre allowance and your chosen contract term.

With Škoda Future Value, your regular repayments will be less, as your repayments don't include the future value (your repayments are based on the cost of the car minus the deposit amount and assured future value).

Feel even better down the road

So, with Škoda Future Value you'll be driving your way, on your terms, thanks to a contract featuring an interest rate fixed for the term of the loan and set payments.

And you'll enjoy a new level of assurance because you'll know what lies ahead. But that's just the beginning, because you can also upgrade or refinance if you choose.

Then, when you're finished, why not start a new journey?

At the conclusion of your agreed term you'll have freedom to select a new option to suit you:

Renew – if you'd like to upgrade to a new Škoda, the equity you've built up will contribute towards your new Škoda.

Retain – if you'd like to own your Škoda at the end of your agreed term you can negotiate a new finance agreement or pay the balance to buy it outright.

Return – if you decide to return the Škoda, then provided you've made all your regular payments, the Škoda meets fair wear and tear and is within the agreed kilometre allowance, you won't need to pay the final payment, just the return fee.

