



GUARANTEED FUTURE VALUE

THE SMART WAY TO PLAN
YOUR DRIVING FUTURE



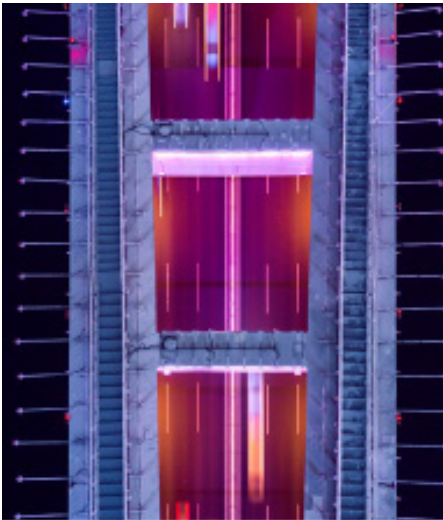
GUARANTEED FUTURE VALUE

Angle Auto Finance Guaranteed Future Value gives you flexibility and options when buying a new or demonstrator vehicle that best suits your aspirations and lifestyle, by tailoring a finance package that best suits you.

Guaranteed Future Value has been developed by Angle Auto Finance to give you flexibility at the end of your finance contract. When that happens, you can trade in your vehicle at one of our participating dealers and continue your journey with us, choose to pay the outstanding amount owing on the contract to retain your vehicle, or return your vehicle to us and use the Guaranteed Future Value to settle your contract. It's a smart and flexible way to purchase a vehicle that's perfect for you, even as your lifestyle changes. With Guaranteed Future Value you'll always have the right car for the journey to get you there. Trade in, retain or return.

HOW DOES GUARANTEED FUTURE VALUE WORK?

- First, you choose the vehicle you want.
- Then choose the deposit you wish to pay, the length of the loan term and the kilometres you will travel each year.
- At the end of your contract, you can decide what you want to do with the vehicle – Trade it in, retain or return.



SO WHAT IS INVOLVED?

- Visit a participating dealer with two photo IDs.
- Choose an eligible vehicle you want.
- Choose the contract term — 12, 24, 36, 48 or 60 months.
- Choose how many kilometres you're intending to travel each year up to a maximum of 40,000km — the amount you travel affects the value of your vehicle at the end of the term. You can choose 10,000, 15,000, 20,000, 25,000, 30,000, 35,000 or 40,000km per year.
- Choose if you want to pay a deposit or not.
- Your dealer will let you know what your regular repayments will be and what the Guaranteed Future Value will be. That's the minimum future value of the vehicle, based on the term of the loan and the kilometres you will drive. The value is subject to Fair Wear and Tear conditions and agreed kilometres not being exceeded.
- When you get to the end of the loan term, you choose what happens next.

WHEN YOUR CONTRACT ENDS

Everyone's lifestyle and situation is different. That's why we give you three different options to choose from when your contract comes to an end: trade in or retain your vehicle by paying the outstanding amount owing on your finance contract or return it to us and use the Guaranteed Future Value.

TRADE IN:

Trade in your vehicle at a participating dealer, giving you the chance to step into another eligible new or demonstrator vehicle and continue your journey with us. If your trade in value is higher than the Guaranteed Future Value, you can use the difference towards the purchase price of the new vehicle.

RETAIN:

Retain your vehicle by paying the outstanding amount owing on your finance contract.

RETURN:

Return your vehicle to us knowing that the Guaranteed Future Value will help to ensure the amount you receive when you return your vehicle is enough to pay the amount owing at the end of your contract term. This is as long as the vehicle is returned in an acceptable condition, the selected kilometre allowance has not been exceeded and the contract terms and conditions have been satisfied.



HOW IS GUARANTEED FUTURE VALUE DIFFERENT FROM A TYPICAL FINANCE CONTRACT?

GREATER CONFIDENCE AND PEACE OF MIND

Angle Auto Finance Guaranteed Future Value will help to ensure the amount you receive when you return your vehicle is enough to pay the amount owing at the end of your contract term, even if the value of the vehicle is less than the amount owing. This is as long as the vehicle is returned in an acceptable condition, the selected kilometre allowance has not been exceeded and the contract terms and conditions have been satisfied.

A PERSONALLY TAILORED SOLUTION

You choose the term for your finance contract, the deposit you would like to pay (if any) and the kilometres you intend to travel.

GREATER FLEXIBILITY

At the end of the finance contract term, you'll have the choice to trade in your vehicle, retain it or return it to us.

MORE OPTIONS

If you choose to upgrade to another eligible vehicle and your trade in value is higher than the Guaranteed Future Value, you can use the difference towards the purchase price of the new vehicle.

MAINTAINING YOUR VEHICLE

To ensure you enjoy the full benefits of the Guaranteed Future Value, your vehicle must be in an acceptable condition when you return it to us and must not exceed the kilometre limit you have selected. It must also have had all its scheduled services. Of course, we also understand that some reasonable wear and tear is to be expected, but the condition of your vehicle needs to remain within the provisions of your Guaranteed Future Value contract and Fair Wear & Tear Guidelines.

Where the vehicle is not in an acceptable condition or where you have exceeded your kilometre limit, the Guaranteed Future Value of your vehicle will be reduced and you'll be required to pay the difference between the final payment amount and the adjusted GFV. You may wish to pay for the cost of repair to avoid the GFV being reduced.

IS GUARANTEED FUTURE VALUE RIGHT FOR YOU?

Guaranteed Future Value is just one of many options available from Angle Auto Finance so there may be another product that suits your individual needs better. Have a chat to one of our participating dealers about what's right for you.

COMMON QUESTIONS

WHAT IS THE GUARANTEED FUTURE VALUE?

Guaranteed Future Value (GFV) is the minimum future value of your vehicle at the end of the loan term and is determined by Angle Auto Finance before the start of your loan. If you choose to return your vehicle at the end of the term, you can use the GFV to satisfy the balloon amount on your finance contract.

HOW IS GFV SET UP IN MY FINANCE CONTRACT?

Once you have chosen your vehicle, you can select either a 12, 24, 36, 48 or 60 months loan term and choose how many kilometres you plan to travel within a year. We will then tell you what your GFV is. The GFV will be equal to the balloon amount which is the lump sum repayment at the end of the loan term.

WHAT ARE MY OPTIONS WHEN MY LOAN TERM ENDS?

At the end of the loan term, you can choose to trade in your vehicle at a participating dealer, giving you the chance to step into another eligible new or demonstrator vehicle and continue your journey with us. You may also wish to retain your vehicle and not use the GFV by paying the outstanding amount owing on your finance contract. Or you may choose to return your vehicle to us for the GFV (subject to the GFV terms and conditions). It's your choice and allows flexibility to suit your situation.

WHAT HAPPENS IF I WANT TO USE THE GFV AT THE END OF THE LOAN TERM?

You must tell us or one of our participating dealers your intention to use the GFV and an inspection of your vehicle will be organised. You will be advised upon completion of the inspection whether the vehicle meets the Fair Wear and Tear Guidelines, is within contracted kilometres and whether other contractual obligations have been met. If all conditions are met, you return the vehicle to us and the GFV will be used to satisfy the balloon amount under your finance contract.

DO I HAVE TO KEEP THE VEHICLE IN GOOD CONDITION?

Yes, if you decide to return the vehicle to us at the end of your loan, it will be subjected to an inspection on whether it meets the Fair Wear and Tear Guidelines. These guidelines will be provided to you before you enter the contract so you'll know upfront what's expected.

WHAT HAPPENS IF THE VEHICLE DOESN'T MEET THE FAIR WEAR AND TEAR (FWT) GUIDELINES?

If you choose to return your vehicle to us at the end of the term and your vehicle does not meet the FWT Guidelines, you will be given the opportunity to repair the vehicle at your own cost. Should the vehicle not be repaired to standard, the value of your GFV may be reduced.

WHAT HAPPENS IF I DRIVE OVER THE CONTRACTED KILOMETRES?

There is an excess kilometre charge of 7.5c per kilometre over the contracted kilometres. As per the current GFV terms document, the GFV is reduced by the excess kilometre amount. It is therefore important that you select the most suitable kilometre option before the start of your loan.

CAN I CHANGE MY KILOMETRE OPTIONS?

The kilometre option cannot be amended once the loan has started (settled).

CAN I USE THE GFV BEFORE THE END OF THE TERM?

If you decide to pay out the loan early (before the end of the term), you cannot use the GFV.

DO I PAY MORE FOR GFV?

Interest charges for a loan with GFV is the same as that of an identical loan with a balloon, but may be higher than a loan without a balloon. We recommend that you seek independent financial advice to determine if this option is suitable for you.

DO I OWN THE VEHICLE?

Yes. The GFV is an option on a loan not a lease. If you decide to return the vehicle at the end of the term, you will essentially be selling the vehicle back to us.

CAN I SELL MY VEHICLE PRIVATELY?

Yes, you can simply pay out the amount owing on your finance contract, however the GFV won't apply.



The Guaranteed Future Value (GFV) is the minimum future value of your vehicle at the end of the loan term and is determined by Angle Auto Finance before the start of your loan. It is not a representation by Angle Auto Finance as to the likely market value of your vehicle as at the end of your finance contract. Provided you comply with the terms and conditions, the GFV amount you receive at the end of the loan term will satisfy the balloon amount on your finance contract, even if the value of the vehicle is less than the balloon amount. Adjustments to the GFV amount may apply. If you wish to trade in or retain your vehicle, you have to pay out the outstanding amount owing on your finance contract. Please consider whether these products and services are appropriate for your circumstances. Before acting on any of the information in this document, please seek independent tax advice. Approved applicants only. Credit criteria, terms, conditions, fees and charges apply. Fleet, government, rental buyers, hire car and chauffeur companies are excluded. Available only at participating dealers on eligible new and demonstrator vehicles. Full terms and conditions are available upon request. Finance issued by Angle Auto Finance Pty Ltd ABN 16 161 130 696 Australian credit licence 530731.