

SuzukiFinance

Real Value purchasing options



Way of Life!

SuzukiFinance



A PLAN TO SUIT YOU

Buying a new car is a big decision. Whether it's to zip around the city, enjoy New Zealand's amazing countryside, or to keep your business on track, Suzuki Finance is here to help get you on the road and doing what you do best.

Suzuki Finance makes it simple and easy to find a solution to meet your needs and budget. Our tailored finance plans and competitive interest rates stay fixed for the life of your loan, and you won't need a degree in finance to understand the terms.

0800 269 100

FIRST THINGS FIRST

As you shop for a vehicle, there are a few things to consider:

- Decide how much you can comfortably repay weekly, fortnightly or monthly.
- Use our finance calculator at suzuki.co.nz/finance-calculator to help with your buying decision.
- Familiarize yourself with the difference between buying and leasing a vehicle.
- Understand that the rates may vary depending on many factors including the amount of lending, the term of the loan (between 1 to 5 years), the size of deposit, or the value of your trade-in.
- Understand that your credit history may affect your finance application. If you don't know your credit history, you can obtain a free copy of your credit report from these three credit reporting companies: Centrix, Dun & Bradstreet, Equifax.
- Consider a co-signer if you have no credit score and are new to financing. A co-signer with good credit can help get you approved for a vehicle loan and you can begin to build your own positive credit history.
- Remember you will also need comprehensive or full car insurance. Suzuki Insurance is available at your authorised Suzuki dealer.

HOW IT WORKS

Your authorised Suzuki dealer can arrange Suzuki Finance for you on the spot at the dealership. They will guide you through the credit application process and usually within the hour you will know if you've got the loan.

To find an authorised Suzuki dealer go to suzuki.co.nz/find-a-dealer.

enjoy**SUZUKI**



CREDIT APPLICATION PROCESS

To apply for Suzuki Finance you will need to complete a credit application. This can be done prior to visiting a dealership at www.suzuki.co.nz, or with the dealer's assistance while you wait.

You will need:

- a current New Zealand full or restricted driver license
- your current employer details and previous employer details (if you've changed jobs in the last 3 years)
- details of your income, expenses, assets & liabilities such as other loans or credit cards.

You will also need to meet the following conditions before applying:

- You are 18 years or older.
- You are a New Zealand resident or have a New Zealand working visa.
- The minimum amount to be financed is \$10,000.
- You are not currently bankrupt.
- You do not have a history of credit defaults.
- You have or will obtain comprehensive insurance to the vehicle's value.
- You agree the Privacy Statement by the Suzuki Finance service provider applies to your application.

Most applications are approved within an hour.* Provided you meet the lending criteria,** your details will be transferred to a credit contract or lease agreement for you to sign.

Read the credit contract or lease agreement carefully before signing and bring your co-signer if needed. Suzuki Finance recommend that independent financial advice is obtained before signing the loan document.

* Same day approval only applies within business hours from Monday to Friday.

** Lending criteria, terms and fees apply. See suzuki.co.nz for details.

TO BUY OR LEASE?

Suzuki Finance has a range of finance options to suit you and your lifestyle. Here are a couple of finance plans to get you started, or discuss with your Suzuki dealer the best way to structure your loan.

Credit contract

A credit contract is the easiest and fastest way to take your car home today. You pay your car off with regular instalments and once the last payment is made, ownership is transferred to you.

Key features:

- Fixed interest rate.
- Flexible payment plans - choose weekly, fortnightly or monthly payments.
- On-road costs and insurance built into your loan.

Finance lease agreement

A finance lease agreement is a good option if you need the car for your business. We buy the car and lease it to you, charging a regular lease amount based on the total cost, less an agreed value for the car at the end of the term (the assumed residual value), plus interest. At the end of the term, you will have the opportunity to purchase or refinance the vehicle at the agreed value. If you choose not to and we sell the vehicle for more than the agreed value, we'll pay the excess to you; if we sell it for less, we will charge you the difference.

Key features:

- Keep your business capital with no upfront costs.
- A fixed interest rate for the life of the loan.
- Flexible loan terms from 1 to 5 years.
- GST on rental may be either wholly or partly recoverable.

Suzuki Finance recommends independent financial advice is obtained before signing the loan document and on the tax and accounting classification, and effects of leases.

NEED HELP?

Choosing the right vehicle and finding the right financial package is easy with Suzuki Finance. Visit suzuki.co.nz to check out the model range, then talk to your local Suzuki dealer or call toll-free 0800 269 100 if you wish to know more about our financing or leasing options.

0800 269 100

WHO PROVIDES SUZUKI FINANCE?

Suzuki New Zealand has joined with UDC Finance Limited (the 'service provider') to provide you with affordable and flexible finance options through Suzuki Finance. Over the past 80 years, UDC has helped thousands of New Zealanders get the cars they really want. That's why they are known as New Zealand's finance company.



SUZUKI NEW ZEALAND LIMITED

1 Heads Road, Wanganui. www.suzuki.co.nz