

# SuzukiFinance

Real Value purchasing options



 SUZUKI

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## 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](http://suzuki.co.nz/finance-calculator) to help with your buying decision.
- Familiarize yourself with the difference between buying and leasing a vehicle.
- The total amount you pay may vary depending on many factors including the interest rate, the amount you borrow, the term of the loan (between 6 months to 5 years), the size of deposit, or the value of your trade-in.
- 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, Ilion, and Equifax.
- If you have no credit score and are new to financing consider a co-borrower or guarantor. A co-borrower or guarantor 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 at the dealership. They will guide you through the credit application process and will let you know if you're approved for the loan. To find an authorised Suzuki dealer go to [suzuki.co.nz/find-a-dealer](http://suzuki.co.nz/find-a-dealer). Alternatively, you can apply for finance while on the go or from the comfort of your own home. Go to [suzuki.co.nz/apply-for-car-finance](http://suzuki.co.nz/apply-for-car-finance) and your preferred dealer will process your application for you.

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](http://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 (and verification of these).

**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 \$5,000.
- 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 that the Suzuki Finance service provider's Privacy Statement applies to your application.

Provided you meet the lending criteria, your details will be transferred to a credit agreement or lease agreement for you to sign. Read the credit agreement or lease agreement carefully before signing and bring your co-borrower or guarantor if needed. Suzuki Finance recommend that independent financial advice is obtained before signing the loan document. Typically, most applications are approved within an hour, 7 days a week, after responsible lending checks have been completed.

Terms, conditions and fees apply to any Suzuki Finance, Suzuki Future Value or Suzuki Finance Lease agreement.

## 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 your options with your Suzuki dealer.

### Credit agreement

With a credit agreement you pay your car off with regular instalments based on a fixed interest rate and once the last payment is made, ownership is transferred to you. The loan term is set between 6 months and 5 years and you have the flexibility to build in on-road costs, insurance and servicing into the loan.

### Suzuki Future Value agreement

A Suzuki Future Value agreement provides you with a flexible finance and ownership solution. We set an agreed future value based on a loan term between 2 and 4 years, the interest rate, and the annual km allowance (10,000 to 30,000 km). When the term is up, you are able to change your old Suzuki for a new one, keep your car by paying the future value amount, or return it.

### Finance lease agreement

With a finance lease agreement, you pay 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 can 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.

## NEED HELP?

Choosing the right vehicle and finding the right financial package is easy with Suzuki Finance. Visit [suzuki.co.nz](http://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.

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

**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. For over 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.



[www.suzuki.co.nz](http://www.suzuki.co.nz)