

 **SUZUKI**



SMARTPLAN[®]

The smart way to plan your driving future.

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Suzuki SmartPlan® gives you flexibility and options when buying your new or demonstrator Suzuki that best suits your aspirations and lifestyle, by tailoring a finance package that best suits you.

Suzuki SmartPlan® has been developed by Suzuki Car Finance to give you flexibility at the end of your finance contract. When that happens, you can choose to pay any amount owing on the contract to keep your Suzuki car, return your Suzuki to us and use the Guaranteed Future Value¹ to settle your contract, or trade it in at your preferred Suzuki dealer and continue your journey with us. It's a smart and flexible way to purchase the Suzuki that's perfect for you, even as your lifestyle changes. With Suzuki SmartPlan® you'll always have the right car for the journey to get you there. Keep it, return it, or trade it in.

¹ The Guaranteed Future Value is not a representation by Suzuki Car Finance as to the likely market value of your vehicle as at the end of your finance contract. If the Guaranteed Future Value applies and the vehicle is not returned in an acceptable condition, as defined in the terms and conditions or exceeds kilometre restrictions, the Guaranteed Future Value will be reduced and you'll be required to pay the difference. Subject to the Guaranteed Future Value Terms and Conditions (available upon request).



How does Suzuki SmartPlan® work?

- First, you choose the Suzuki you want.¹
- Then choose the deposit you wish to pay, the length of the loan term and the kilometres you will travel each year.²
- Next, decide what you want to do with the vehicle at the end of the finance period.³

So what is involved?

- Arrive at the dealership with your 100 points of ID.
- Choose the Suzuki model you want.
- Choose the contract term — 36 or 48 months.
- Choose how many kilometres you're intending to travel each year up to a maximum of 25,000km – 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, or 25,000km 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.⁴ That's the minimum future value of the vehicle, based on the length of the loan and the kilometres you will drive.⁵ 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.

¹ The feature is available on all new and demonstrator Suzuki vehicles on selected models only. Please verify with your dealership which vehicles are eligible for the programme.

² Please read the full terms and conditions. Please consider whether these products and services are appropriate for your circumstances. Before acting on any of the information in this brochure, please seek independent tax advice. Full terms and conditions are available upon application. Available only to approved applicants of St George Finance. Subject to credit assessment and for consumer applications, responsible lending criteria. Fees and charges apply. Fleet, government, rental buyers, hire car and chauffeur companies are excluded. Available at participating Suzuki dealers.

³ Subject to the Guaranteed Future Value Terms and Conditions (available upon request)

⁴ Your total interest charged may be higher if you choose the Guaranteed Future Value feature for your loan, compared to a loan without the feature.

⁵ The Guaranteed Future Value is not a representation by Suzuki Car Finance as to the likely market value of your vehicle as at the end of your finance contract. If the Guaranteed Future Value applies and the vehicle is not returned in an acceptable condition, as defined in the terms and conditions or exceeds kilometre restrictions, the Guaranteed Future Value will be reduced and you'll be required to pay the difference.

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: pay off the balance of your finance contract and keep your Suzuki, trade it in or return it to us and use the Guaranteed Future Value.

RETAIN:

Keep your Suzuki by paying any amount owing on your finance contract or apply through Suzuki Car Finance to refinance the amount owing.¹

RETURN:

Return your Suzuki to us knowing that the Guaranteed Future Value will be sufficient to repay the amount owing under your finance contract ²

TRADE:

Trade in your Suzuki at your preferred Suzuki dealer giving you the chance to step into the latest Suzuki model and continue your journey with us.

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How is Suzuki SmartPlan® different from a typical finance contract?

GREATER CONFIDENCE AND PEACE OF MIND

Suzuki SmartPlan® will ensure the amount you receive when you return your Suzuki is enough to pay the amount owing at the end of your contract term, even if the value of the car is less than the amount owing.¹

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.²

GREATER FLEXIBILITY

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

MORE OPTIONS

You have the option to include things like accessory costs as part of your finance contract .³

MAINTAINING YOUR VEHICLE

To ensure you enjoy the full benefits of the Suzuki SmartPlan®, your Suzuki must be in an acceptable condition when you return or trade-in your Suzuki 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 Suzuki SmartPlan® contract and Fair Wear & Tear Guidelines.

Where the vehicle is not in acceptable condition or where you have exceeded your kilometre limit, the Guaranteed Future Value of your vehicle will be reduced.

Is Suzuki SmartPlan® right for you?

Suzuki SmartPlan® is just one of many options available from St George so there may be another product that suits your individual needs better. Have a chat to your participating Suzuki dealer about what's right for you.

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² Please read the full terms and conditions. Please consider whether these products and services are appropriate for your circumstances. Before acting on any of the information in this brochure, please seek independent tax advice. Full terms and conditions are available upon application. Available only to approved applicants of Suzuki Car Finance. Subject to credit assessment and for consumer applications, responsible lending criteria. Fees and charges apply. Fleet, government, rental buyers, hire car and chauffeur companies are excluded. Available at participating Suzuki dealers.

³ The feature is available on all new and demonstrator Suzuki vehicles on selected models only. Please verify with your dealership which vehicles are eligible for the program.



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 Suzuki Car Finance before the start of your loan. If you choose to return your vehicle or trade it in 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 FINANCED CONTRACT?

Once you have chosen your vehicle, you can select either a 36 or 48 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.

WHAT ARE MY OPTIONS WHEN MY LOAN TERM ENDS?

At the end of the loan term, you can choose to return your vehicle to us for the GFV (subject to the GFV terms) or trade it in for another vehicle. If you wish to keep your vehicle and not use the GFV, you can pay out the loan or refinance your loan (subject to credit assessment). 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 the dealer of 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 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 loan contract.

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

If you choose to return your vehicle to us or trade it in at the end of the term and your vehicle does not meet FWT standards, 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 10c per kilometre over the contracted kilometres. 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 are higher for Suzuki SmartPlan[®] than for a similar loan and term without a GFV balloon payment. 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 or our representative.



Suzuki SmartPlan[®] from Suzuki Car Finance is a feature which ensures you receive the Guaranteed Future Value (GFV) of your vehicle at the end of the loan term. The GFV is the minimum future value of your vehicle at the end of the loan term and is determined by Suzuki Finance before the start of your loan. At the end of the loan term, you can choose to return your vehicle to us for the GFV (subject to the GFV terms and conditions) or trade it in for another vehicle. If you wish to keep your vehicle and not use the GFV, you can pay out the loan or refinance your loan (subject to credit assessment). To exercise the feature your vehicle must be inspected and assessed by a participating Suzuki dealer at the end of the term of your finance contract. Adjustments to the value may apply. 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 car is less than the balloon amount. The feature is available on all new and demonstrator Suzuki vehicles on selected models only. Please verify with your dealership which vehicles are eligible for the programme. Full terms and conditions are available upon request. Available only to approved consumer applicants. Credit criteria, fees, charges and terms and conditions apply. Fleet, government, rental buyers, hire car and chauffeur companies are excluded. Available at participating Suzuki dealers. Your total interest charged may be higher if you choose the GFV feature for your loan, compared to a loan without the feature. The GFV is not a representation by Suzuki Finance as to the likely market value of your vehicle as at the end of your finance contract. If the GFV and the vehicle is not returned in an acceptable condition, as defined in the terms and conditions or exceeds kilometre restrictions, the GFV will be reduced and you'll be required to pay the difference. Suzuki Car Finance and Suzuki SmartPlan are registered trading names of Suzuki Australia Pty Ltd and is operated under licence by St. George Bank – a division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.