

# Three Simple Steps are all it takes

As a SuzukiSecure customer, you've enjoyed the peace of mind that comes with owning a Suzuki, the certainty of Guaranteed Future Value (GFV)\* and the freedom to choose to trade, keep or return your Suzuki. This brochure outlines the process of returning your vehicle to us at the end of your loan term.

## **Suzuki Financial Services**

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SuzukiSecure





Suzuki Financial Services is a division of Australian Alliance Automotive Finance Pty Limited ABN 63 002 407 703, Australian Credit Licence 513747.

#### >>> STEP 1

#### **Before returning your Suzuki**

We're committed to making the return process as easy as possible. So, we're giving you as much information as we can about the condition of your vehicle before it's returned to us.

Once you have let us know you want to return your vehicle, an Authorised Service Centre representative will be in touch to arrange your complimentary pre-inspection. Taking place at your nearest Suzuki Dealer or Authorised Service Centre, this highly-recommended inspection is designed to identify any damage that's outside of the Fair Wear and Tear Guide and, where possible, provide you with a repair estimate if needed. Our findings will be sent to you soon after the inspection.

#### If you choose not to have a pre-inspection

If you choose not to have a pre-inspection, please make sure you review the Fair Wear and Tear Guide and check your vehicle for any damage, plus take note of your odometer reading.

The GFV may be reduced if your vehicle does not meet the Fair Wear and Tear Guide or has travelled more than the agreed-upon kilometres.<sup>^</sup> This reduced amount is known as the Adjusted GFV.<sup>#</sup>

#### What to do if damage is found

You have two options:

#### >>> Option 1.

Before returning your vehicle to us, you can replace any missing items and have damage repaired by an authorised repairer of your choice.

#### >>> Option 2.

You can return your vehicle in its present condition at the end of the loan. Remember, the GFV may be reduced by the cost of any repairs made outside the Fair Wear and Tear Guide, along with any excess kilometres.

For more information about acceptable fair wear and tear, please refer to the Fair Wear and Tear Guide provided at the beginning of your loan.

### >>> STEP 2

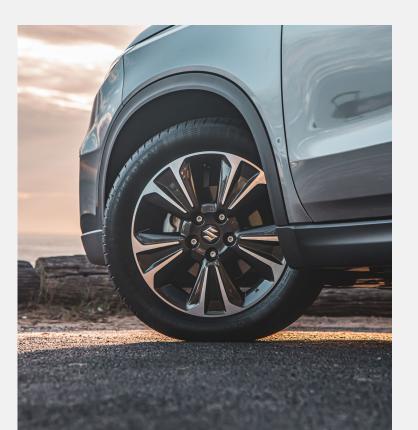
#### **Returning your Suzuki**

You must return your vehicle to your nearest Suzuki Dealer or Authorised Service Centre on or before the last day of your loan term.

#### What you'll need to bring

- All keys, key fobs, remote controls and any other items used to operate the vehicle must be returned in working order, as specified in the Fair Wear and Tear Guide.
- All certificates and documents required for transferring the registration, signed by you. To check which documents you'll need, visit the motor registry website for your state or territory.

The Dealer or Authorised Service Centre representative will complete a checklist and provide you with a copy to acknowledge you've returned your vehicle to us.



### **>>> STEP 3**

#### Your final appraisal

Following the return of your vehicle, a final appraisal will be carried out to identify:

- Any damage that's outside the Fair Wear and Tear Guide.
- Costs to repair your vehicle (if any).
- If excess kilometres need to be charged (charged at a rate of \$0.0635 per km).

We'll then send you the final appraisal outcome, which includes an offer to purchase your vehicle for the GFV or Adjusted GFV. You'll need to let us know your decision within 10 business days.

If you accept the offer, the GFV or Adjusted GFV will be credited to your account. You'll also be responsible for any outstanding balance, which is due within two business days of accepting the offer.

If you choose not to accept the offer to purchase, you'll need to call us on 138 200 to discuss the payout of your loan. Once finalised, an Authorised Service Centre representative will be in touch to arrange the collection of your vehicle.

# SUZUKISECURE IS ALL ABOUT GIVING YOU FLEXIBILITY AND CHOICE AT THE END OF YOUR LOAN TERM.

If you have any questions, call us on 138 200 between 8:30am-7:00pm (AEST/AEDT) Monday to Friday.

\*The Guaranteed Future Value (GFV) is the minimum value of your Suzuki at the end of your finance contract, as determined by Suzuki Financial Services. If you decide to return your car to Suzuki Financial Services at the end of your term, Suzuki Financial Services will pay you the agreed GFV, which will be put against your final payment subject to fair wear and tear conditions and agreed kilometres being met.

^Agreed kilometres refers to either the Contract Usage or End Odometer shown on your contract, decided at the start of your loan. #The Adjusted GFV may not be enough to cover your final payment.

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