



GUARANTEED FUTURE VALUE

THE SMART WAY TO PLAN
YOUR DRIVING FUTURE

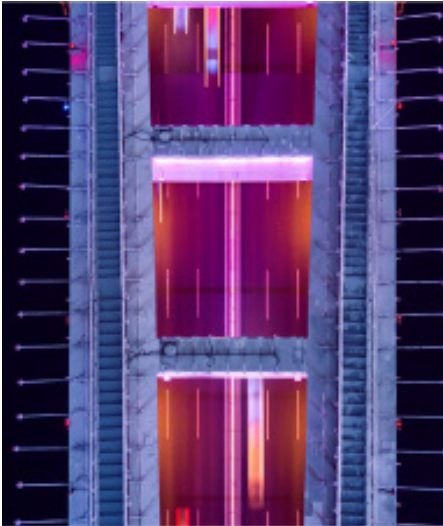


GUARANTEED FUTURE VALUE

Guaranteed Future Value is a product offering 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, choose to pay the outstanding amount owing on the contract to keep your vehicle, or return your vehicle to us and use the Guaranteed Future Value to repay the balloon amount under your loan 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, keep or return.

SO WHAT IS INVOLVED?

- Visit a participating dealer with two photo IDs, Medicare card or a valid visa is required too.
- Choose an eligible vehicle you want.
- Choose your loan term from the term options available. Choose the distance in kilometres you intend to travel each year from the options available, starting from 10,000km per year and in 5,000km increments. The amount you travel affects the value of your vehicle at the end of the term.



- 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. When you get to the end of the loan term, you choose what happens next.
- The GFV amount will be valid for 60 days and if the loan does not settle within 60 days, we will have to re-calculate the GFV amount and this could result in a change to the GFV amount.
- At the end of your finance contract, you can decide what you want to do with the vehicle – Trade it in, keep it or return it.

WHEN YOUR FINANCE CONTRACT ENDS

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

TRADE IN:

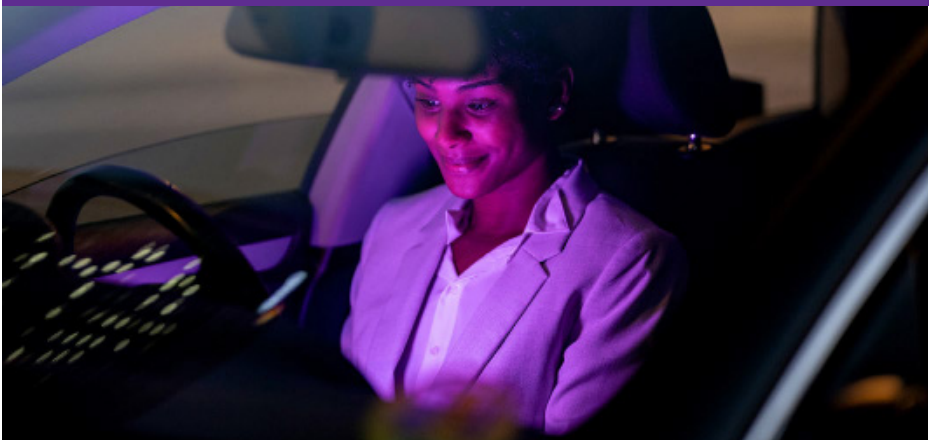
Trade in your vehicle at a participating dealer, giving you the chance to step into another eligible new or demonstrator vehicle. Note, if there are still any amounts owing on the loan this will need to be repaid.

KEEP:

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

RETURN:

Under your GFV terms and conditions, 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 GFV 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 GFV 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, keep it or return it to us.

MORE OPTIONS

If you choose to upgrade to another eligible vehicle, and if there are still any amounts owing on the loan, this will need to be repaid.

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 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 DOES THE GFV WORK WITH MY FINANCE CONTRACT?

Once you have chosen your vehicle, you can choose your preferred loan term and how many kilometres you plan to travel within a year. We will then tell you what your GFV is. While the GFV is a separate product to your loan, your GFV amount will be equal to the balloon amount of your loan, 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, however if there are still any amounts owing on the loan this will need to be repaid. You may also wish to keep 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 finance contract so you'll know upfront what's expected. They are also available at <https://www.angleauto.com.au/importantdocuments>

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, based on the make of the vehicle financed. The GFV is reduced by the excess kilometre charge if your car has travelled more than 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?

A loan with GFV can have a higher interest rate than one without, resulting in higher interest costs. Additionally, a GFV option comes with a balloon and amortises slower than a loan without a balloon, which can also result in higher interest costs. 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 subject to fair wear and tear conditions and agreed kilometres being met 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 GFV 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 keep your vehicle, you have to pay out the outstanding amount owing on your finance contract. Please consider whether this GFV product is appropriate for your circumstances. Before acting on any of the information in this document, please seek independent advice. Approved applicants only. Eligibility 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 when an application for an eligible Angle Auto Finance Fixed Rate Loan or Vehicle loan has been approved. 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.