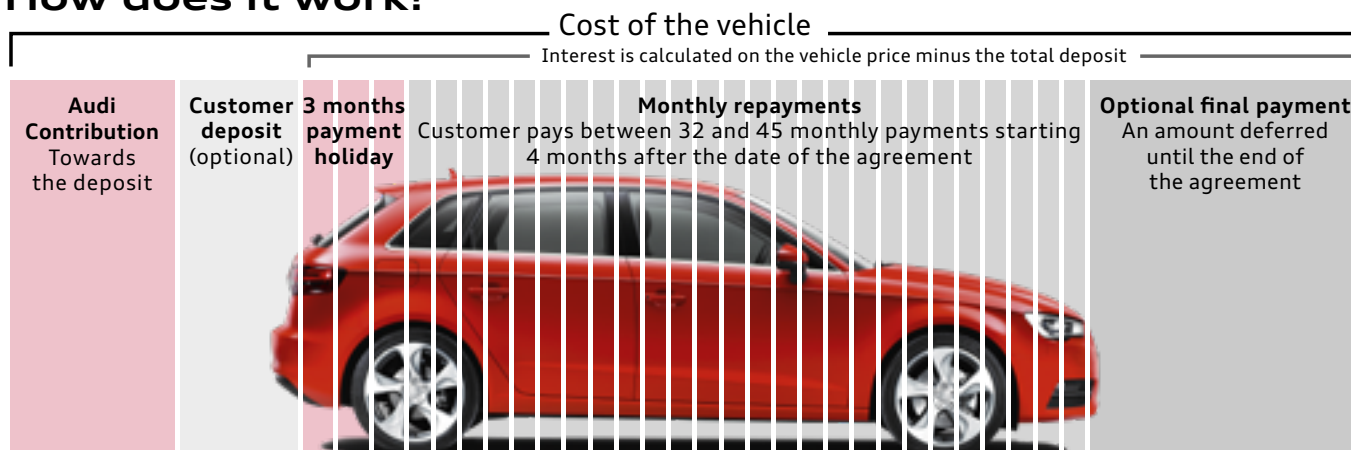




Product Information Guide: 3 Months On Us with Solutions Personal Contract Plan

Our flexible finance plan is designed to allow customers to drive away a new vehicle sooner than they may think

How does it work?



It's really quite simple. Once a customer has chosen their vehicle, the vehicle cost (plus interest) is paid in three parts:

- ▶ **Deposit**
Audi UK pay a deposit contribution. The customer can also pay an additional deposit if they would like to do so (subject to a maximum total deposit of 50% on the vehicle invoice price).
- ▶ **Repayment period**
The customer pays nothing for the first 3 months of the agreement. Audi UK contribute towards the cost of the first 3 monthly payments and in most cases, this covers the total cost*. The customer then pays the balance of the agreement over 32 to 45 equal monthly payments starting 4 months after the date of the agreement.
- ▶ **Optional final payment**
Based on the vehicle, the agreement term (36 to 49 months) and anticipated annual mileage, Audi Financial Services calculate the optional final payment.
*For agreement terms less than 46 months, the contribution from Audi UK may be less than the total cost of the first 3 payments. In this eventuality, any difference is rolled into the remaining monthly payments.

FAQs for 3 Months On Us Offer

How much will Audi UK contribute towards the first 3 monthly payments?

The contribution is made by Audi subsidising the interest rate so that the customer receives the appropriate level of contribution. In the vast majority of cases, this equates to the first 3 monthly payments in total. For agreement terms below 46 months, the monthly payment increases as the term shortens and the contribution from Audi is capped. Any shortfall will be rolled into the remaining monthly payments but the customer will pay nothing for the first 3 months.

When will the first payment be due?

Customers can still take delivery and have full use of the car from day 1 of the agreement start date. Unless customers wish to place an additional deposit on top of the Audi deposit contribution, no payments will be due until month 4 - 3 months after the agreement start date - as the first 3 repayments are £0. The customers Direct Debit will need to be set up for when the agreement is activated, however no payments will be taken until the 4th month of the agreement.

How much deposit can the customer put into the agreement?

The customer can put a deposit into the agreement on top of the deposit contribution provided by Audi UK. The total deposit (deposit contribution plus customer deposit) is capped at 50% of the invoice price.

Can the customer execute their right of withdrawal with this type of agreement. When does the 14 day window start?

The 14 day window starts the day after the date the agreement starts.

Can a customer settle this type of agreement early?

Customers will be able to settle this PCP agreement at any time - including during the first 3 months where no payments are being taken. The 3 months on us support has been applied as an interest reduction versus our standard offers, with no payments taken in the first three months, meaning the saving is already applied to the financials of the contract. If settling within the first three months, as no payments have been made towards the remaining balance, the customer will still be liable for the total amount of credit, plus any interest payable as part of making an early settlement.

How is interest charged on this type of agreement?

Interest is charged throughout the whole duration of the agreement, including the first three months. Due to the initial delay in monthly payments starting, there will be an impact on the interest charges over the agreement period - and ultimately the APR - as repayments are technically not spread evenly over the agreement period. However, the overall Total Amount Payable by the customer is lower, as Audi are paying the contribution to the customers first 3 repayments.