



SUZUKISECURE

**HIT THE ROAD
WITH CONFIDENCE**



A woman with blonde hair, wearing a bright pink knit beanie, sunglasses, and a pink puffer jacket, is leaning her head against the hood of a dark green car. She is smiling and looking towards the camera. The car's headlight and fog light are visible in the foreground. The background shows a line of trees under a clear blue sky.

WITH SUZUKISECURE
THERE'S NO STOPPING YOU



KEEP YOUR OPTIONS OPEN FOR THE ROAD AHEAD

With SuzukiSecure, you can hit the road with confidence whatever your destination

The world is yours. You have people to see, places to be and you need the wheels to get you there. SuzukiSecure puts you in control when buying your new Suzuki, so you're set up for the future you want.

SuzukiSecure is the loan that offers lower monthly repayments[^], choice of deposit and personalised repayments, and the security of knowing what your vehicle is worth to us at the end of your loan with a Guaranteed Future Value (GFV)*.



GUARANTEED FUTURE VALUE (GFV) IS ALL ABOUT GIVING YOU CHOICES

A GFV is the minimum value of your Suzuki at the end of your loan term, as determined by us, and it can vary based on the loan term and kilometres chosen by you. The GFV becomes the final payment of your loan (subject to fair wear and tear and agreed kms being met), giving you the confidence of knowing where you'll stand in the future – now.

LOWER MONTHLY REPAYMENTS

SuzukiSecure includes a Guaranteed Future Value (GFV). Standard car loans, without a GFV or equivalent balloon final payment, base repayments on the total loan amount. SuzukiSecure calculate your repayments on your loan amount, excluding the GFV, meaning lower monthly repayments[^]. So you could be paying less each month, compared to a standard loan over the same period, and know exactly where you stand in the future.

Deposit (if any)

Repayments over loan term

GFV

HOW SUZUKISECURE WORKS FOR YOU



SPEND LESS WITH LOWER MONTHLY REPAYMENTS[^]

Get the Suzuki you want with lower monthly repayments[^] compared to a standard loan over the same period.



STAY FLEXIBLE

Keep it flexible with your choice of loan term (up to 4 years), deposit and kilometre usage to suit your loan.



CONTROL WHAT YOU CAN

You know exactly what your Suzuki will be worth to us at the end of your loan with Guaranteed Future Value (GFV). Your final payment is your GFV, subject to fair wear and tear and agreed kms being met, so you can trade up, walk away or keep the Suzuki you've grown to love.



CHOOSE WHAT'S RIGHT FOR YOU

It's up to you — trade, keep or return your Suzuki at the end of your loan. You don't have to decide now, but who doesn't love choices?



STAY CURRENT

Enjoy the latest technology when you get a new Suzuki more often. Changing vehicle needs? No problem. Trade your Suzuki to suit.

READY, SET... GO

ON YOUR MARKS, LET'S START YOUR JOURNEY



1. Choose your Suzuki and your deposit (or don't pay one at all)
2. Choose your loan term, payment frequency, and estimate the kilometres you'll drive
3. We will provide you with a Guaranteed Future Value so you know what your Suzuki is worth to us at the end of loan
4. Drive away in your new Suzuki
5. Trade, keep or return your Suzuki at the end of your loan term



WHAT'S NEXT? THINGS CHANGE, PEOPLE GROW, LIFE KEEPS MOVING

SuzukiSecure gives you control. At the end of your loan, you can try a new Suzuki or upgrade to the latest model.

TRADE ■■■■■

Pick your new Suzuki and trade your current one in. If the trade-in value of your current Suzuki is higher than your GFV, you can put the difference towards your new car. Winning!

KEEP ■■■■■

Pay the final payment – equal to the GFV – or refinance this amount.

RETURN ■■■■■

Return your car and we'll put the GFV against your final payment and you'll walk away with nothing more to pay (subject to fair wear and tear guidelines, agreed kilometres and all contract conditions being met).

Whatever happens on the road ahead, you're covered with SuzukiSecure.

FAQS

What is SuzukiSecure?

SuzukiSecure is the name of our Guaranteed Future Value product.

What's a Guaranteed Future Value?

It is the minimum value of your Suzuki at the end of your loan term, (subject to fair wear and tear conditions and agreed kilometres being met), as determined by Suzuki Financial Services. So, if you decide to return your car at the end of the loan term, you can feel confident in knowing how much your Suzuki will be worth to us.

How do you calculate the GFV?

We calculate the GFV based on sales results of similar vehicles, as well as economic factors. The GFV can vary based on your usage, loan term and agreed kilometres.

What are my end of loan term options?

With SuzukiSecure, you have the choice of trading, keeping or returning your Suzuki at the end of your loan term. If you choose to trade your Suzuki, you can discuss new vehicle options with your Dealer. If you want to keep your Suzuki, you can pay the final payment (equal to the GFV) or subject to approval, you can refinance the final payment. If you choose to return your Suzuki, you can take advantage of the GFV, as Suzuki Financial Services will put the GFV against your final payment. You will then have nothing more to pay (subject to fair wear and tear conditions and agreed kilometres being met).

What happens if I have damage to my car?

Near to the end of your loan, we can provide a complimentary assessment of the damage to your car and advise any extra costs outside the Fair Wear & Tear Guide. You can choose to have the vehicle repaired by someone else, otherwise we can organise the repairs and deduct the costs from your GFV. This Adjusted GFV is what we will offer you if you return your Suzuki.

At the end of the day am I actually paying more?

SuzukiSecure offers lower weekly repayments than a standard loan over the same term. Since your final payment is equal to the GFV, the total interest that you will pay over the loan term is higher than that of a similar loan amount and term without a final balloon payment. We recommend that you seek independent financial advice to determine whether this product is suitable for you.

Do I own the car or is this a lease?

SuzukiSecure is not a lease, it is a loan. Suzuki Financial Services holds a security interest over your car until it is paid off, but you own the car.

What is a Suzuki Tailored Rate?

Instead of taking a one-size-fits-all approach, we use our sophisticated software to calculate an interest rate based on your credit score and many other relevant factors determined by us, such as; type of vehicle loan, and much more. This means you can be confident that you are getting a fair and transparent interest rate.

Can I sell my car privately?

Yes. You can payout your car loan at any time. The GFV would not be applicable if you choose to sell your car privately.

If you have any more questions, talk to your Suzuki Financial Services' Business Manager at your local Suzuki Dealership.

*The 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. Terms, conditions, fees, charges & lending criteria apply. Approved applicants only. Suzuki Financial Services is a division of Australian Alliance Automotive Finance Pty Limited ABN 63 002 407 703, Australian Credit Licence 513747.

^Lower monthly repayments compared to a similar term with no Guaranteed Future Value (GFV) or equivalent balloon final payment. Total interest charges will be higher if a GFV or balloon final payment is selected.