

Car finance that
puts the choices
in your hands.



Hyundai CarPlan™

Trade Retain Return



TAKE AWAY
* SANDWICHES
* FISH AND CHIPS
* CALAMARI AND CHIPS
* GELATO
* COFFEE

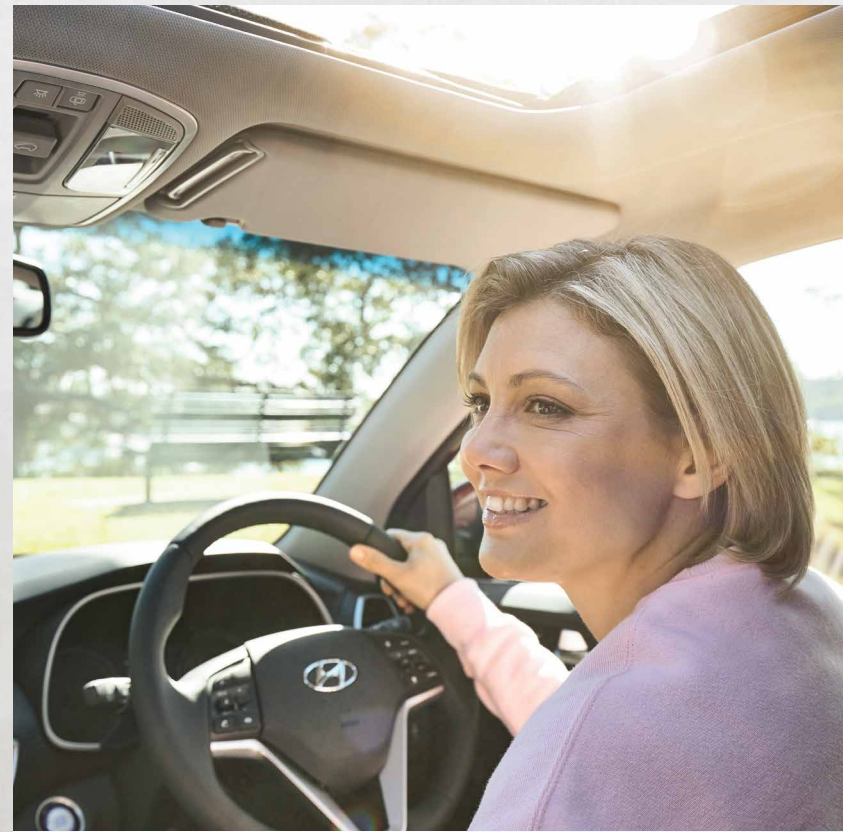
Choose how you'd like to finance your new Hyundai.

Hyundai CarPlan™ has been developed by Hyundai Finance™ to give you flexibility. That includes whether you pay a deposit or not, how long the finance contract runs for (36 or 48 months), and what happens at the end of your finance contract. At the end of your finance contract, you can choose to pay any amounts owing on the contract to keep your Hyundai, return your vehicle to us and use the Guaranteed Future Value¹ to meet any amount owing under the finance contract, or trade it in at your preferred Hyundai dealer and continue your journey with us.

It's a smart and flexible way to have the vehicle that's perfect for you, even as your lifestyle changes. Life's full of surprises and while you won't always know what's around the next corner, with Hyundai CarPlan™ you'll always have the right car for the journey there. Keep it, return it, or trade it in.

The choice is yours.

1. The Guaranteed Future Value is not a representation by Hyundai 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).



Hyundai CarPlan™

How does Hyundai CarPlan™ work?



First, you choose the car you want.¹

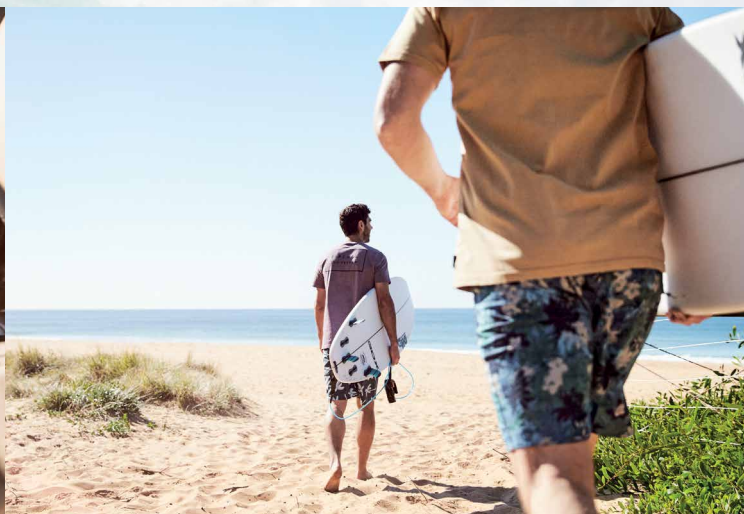


Then, choose the deposit you wish to pay, the length of the loan term and the kilometres you will travel each year.²



Next, decide what you want to do with the vehicle at the end of the finance period.⁵

The choices are up to you.



So what do I actually have to do?

- Arrive at the dealership with your 100 points of ID
- Choose the Hyundai 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 be³ That's the future trade-in value, based on the length of the loan and the kilometres you will drive. The value is subject to Fair Wear and Tear conditions and agreed kilometres not being exceeded⁴
- 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 Hyundai 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 Hyundai 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 Hyundai dealers. 3. 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. 4. The Guaranteed Future Value is not a representation by Hyundai 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. 5. Subject to the Guaranteed Future Value Terms and Conditions (available upon request).





When your contract ends.

We know that everyone's lifestyle and situation is different, so we give you three different options to choose from when your contract comes to an end: pay off the balance of your loan contract and keep your Hyundai, trade it in or return it to us and use the Guaranteed Future Value.⁴

It all depends where you are at that point in your life. Sport, kids, dogs, weekends away, work. Choose what's right for you and your life. Go bigger, go smaller, stay the same.

Get the Hyundai that's right for you.

Trade

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

Retain

Keep your Hyundai by paying any amounts owing on your finance contract or apply through Hyundai Finance™ to refinance the amount owing.¹

Return

Return your Hyundai to us knowing that the Guaranteed Future Value will be sufficient to repay the amount owing under your finance contract.⁴

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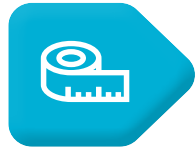


How is Hyundai CarPlan™ different from a typical finance contract?



Greater Confidence

Hyundai CarPlan™ will ensure the amount you receive when you return your Hyundai 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



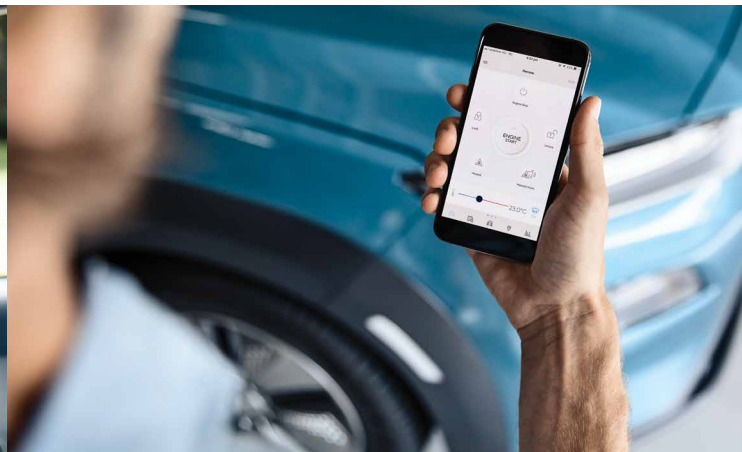
Greater Flexibility

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



More Options

You have the option to include things like Pre-Paid Service Plan,³ and accessory costs as part of your finance contract.¹



Maintaining your vehicle.

To ensure you enjoy the full benefits of the Hyundai CarPlan™, your Hyundai must be in an acceptable condition when you return or trade-in your Hyundai⁴ and must not exceed the kilometre limit you have selected. 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 Hyundai CarPlan™ 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 Hyundai CarPlan™ right for you?

Hyundai CarPlan™ is just one of many options available from Hyundai Finance™, so there may be another product that suits your individual needs better. Have a chat to your participating Hyundai Dealer about what's right for you.

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Hyundai CarPlan™

Common Questions.

► What is the Guaranteed Future Value?¹

Guaranteed Future Value (GFV) is the minimum future value of your vehicle at the end of the loan term and is determined by Hyundai 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.

► 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.¹

► 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 CarPlan™ 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.





Hyundai CarPlan™


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Return



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