



SKODA

Finance Products Explained

Getting the keys to your very own Škoda has never been so simple. Explore our range of flexible finance options to find out how.



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About us

At Škoda Financial Services, we're here to make your journey smoother, from choosing your vehicle to financing it with confidence.

With decades of global experience and a strong presence in Australia, we offer smart, flexible finance solutions designed around you.

Whether you're buying your first Škoda or upgrading to your next, we provide the convenience, trust, and innovation you expect from the Škoda name. Think of us as your finance partner; committed to making ownership simple, seamless, and tailored to your lifestyle.

Why finance with us?

An exceptional vehicle deserves finance to match. Škoda Financial Services is built exclusively for Škoda drivers, with flexibility, speed, and confidence at every step.

Tailored to You

Choose from finance options that suit your lifestyle — not the bank's.

Flexible, Affordable Plans

Customise loan terms up to 84 months with deposit and balloon payment options to reduce repayments.

Fast & Simple

Enjoy streamlined approvals and fixed rates with no account-keeping fees.

Backed by Experts

Get personalised support from the team who knows your Škoda best.

Options at Every Turn

Select repayment schedules that suit your budget and end-of-term solutions that work for you.





Explore the Škoda Financial Services product range

Getting the keys to your Škoda has never been so simple. Explore our range of flexible finance options designed to match your lifestyle and driving goals.



Škoda Choice (Guaranteed Future Value)

Škoda Choice is a flexible finance option that gives you peace of mind with a **Guaranteed Future Value**. That means you will know upfront what your Škoda will be worth at the end of your loan. When that time comes, you can choose to **trade it in, retain it, or return it** — whatever works best for you. It's all about giving you more confidence and control.

How it works

- 1 Step 1**
Choose your Škoda and lock in its minimum future value upfront
- 2 Step 2**
Choose your loan term of 12, 24, 36, 48 or 60 months and your annual kilometre allowance
- 3 Step 3**
At the end of your chosen term, choose what suits you best



Trade In
Your existing car and purchase a new Škoda



Retain
Make an offer to purchase/refinance the car



Return
Hand the car back and you will have no more to pay*

*Subject to vehicle condition, kilometre limits, and [Fair Wear and Tear guidelines](#)



Whether you choose a Consumer Loan or Chattel Mortgage you can add Škoda Choice, our Guaranteed Future Value program for extra peace of mind. Škoda Choice provides a pre-agreed minimum value for your vehicle at the end of the loan term, subject to conditions.

Škoda Financial Services Pty Limited ABN 20 097 071 460, Australian Credit Licence 389344. View the Target Market Determination for our Financial Services products [here](#).

Eligible loan terms include 12-60 months and are subject to change, ask dealer for more information. Choice consists of an option to return the car to SFS at the end of the term and require SFS to purchase the car at a price known as the Guaranteed Future Value (GFV) as determined by SFS. At the end of the term, you can elect to: (1) trade-in the car; (2) exercise the option to return the car; or (3) retain the car by paying the GFV, which is a lump sum owed to SFS at the end of the loan term after all repayments have been made. You will be liable for any loan contract deficit and additional charges, if you exceed the nominated kilometre allowance and/or the car is not in an acceptable condition. Available on selected new and demonstrator Škoda cars and selected used Škoda cars. Fleet, government, rental buyers, hire car and chauffeur companies excluded.

Personal Finance made simple

We offer flexible ways to finance your new Škoda. If you'd like to own the car from day one and pay it off over time, a **Consumer Loan** could be the right fit. Or, if you're employed and want to bundle your car payments into your salary package, a **Novated Lease** might suit you better.

Not sure which option works for you? Don't worry, we'll guide you through it and help you find a solution that fits your lifestyle and budget.

Which finance option suits you?

	Consumer Loan with Škoda Choice (Guaranteed Future Value)	Consumer Loan	Novated Lease
Ideal For	PAYG employees who want to own their vehicle and enjoy the option to upgrade later, with the certainty of a future value	PAYG employees looking to own a vehicle through regular repayments	Employees who want to salary package a car, including running costs
Contract Term	12-60 months	12-84 months	12-60 months
Payment Frequency	Weekly, Fortnightly or Monthly	Weekly, Fortnightly or Monthly	Matches your salary cycle
Deposit	Optional	Optional	✗
Fixed Interest Rate	✓	✓	✓
Fixed Repayments	✓	✓	✓
No account keeping fees	✓	✓	✓
Guaranteed Future Value	✓	✗	✗
Balloon/Residual	Included as part of payment schedule	Optional	✗
Payment Methods	Direct Debit, BPAY	Direct Debit, BPAY	Salary deduction from pay cycle
Early Termination	Allowed with fees. GFV return option voided	Allowed with fees	Allowed with fees

Consumer Loan with Škoda Choice (Guaranteed Future Value)

Flexible ownership with peace of mind

Know your Škoda's value before you even drive it. With Škoda Choice, you can take out a Consumer Loan that includes a Guaranteed Future Value (GFV) — the minimum your car will be worth at the end of your loan term.*

It works just like a regular loan, with a final balloon payment. The key difference? GFV ensures that the final value of your car covers this amount, giving you more certainty and confidence from day one. This finance option is all about giving you flexibility, peace of mind, and helping you pay less interest over the life of your loan.

Your benefits



Available with the Electric Vehicle Bundle (see page 16)

How it works

1

Step 1

Choose your Škoda and lock in its minimum future value upfront

2

Step 2

Choose your loan term of 12, 24, 36, 48 or 60 months and your annual kilometre allowance

3

Step 3

At the end of your chosen term, choose what suits you best



Trade In

Your existing car and purchase a new Škoda



Retain

Make an offer to purchase/refinance the car



Return

Hand the car back and you will have no more to pay*

*Subject to vehicle condition, kilometre limits, and Fair Wear and Tear guidelines





Consumer Loan

Personalised repayments that fit your lifestyle

A Consumer Loan is a straightforward way to finance your new or used Škoda if you're buying it for personal use. It's a secured loan designed to help you get behind the wheel sooner, with flexible options to make your repayments work for you.

For more information, visit the [Target Market Determinations](#) page.

Your benefits

No annual fees or account keeping charges	Flexible loan terms — up to 7 years	Option to add a deposit or balloon payment at the end of your loan to reduce your monthly repayments
Competitive fixed interest rate to help save you money	No extra security required for approved applicants	Compatible with Škoda Choice for added flexibility



Available with **Škoda Choice (Guaranteed Future Value)**.
To know more, [click here](#).



Available with the **Electric Vehicle Bundle** ([see page 16](#))

Important Information: Škoda Financial Services is authorised under Australian Credit Licence 389344. Credit criteria, fees, charges, and terms and conditions apply.

Novated Lease

A tax-effective way to drive your next car

A **Novated Lease** is a smart and tax-effective way to finance a car, structured in line with ATO guidelines and paid using a part of your salary — and it could save you thousands. It's available to employees whose employer agrees to a salary packaging arrangement.

It's an agreement between **you, your employer, and Škoda Financial Services** that lets you pay for a car and car-related expenses using a combination of **pre and post-tax dollars** from your salary, potentially reducing the amount of income tax you pay.

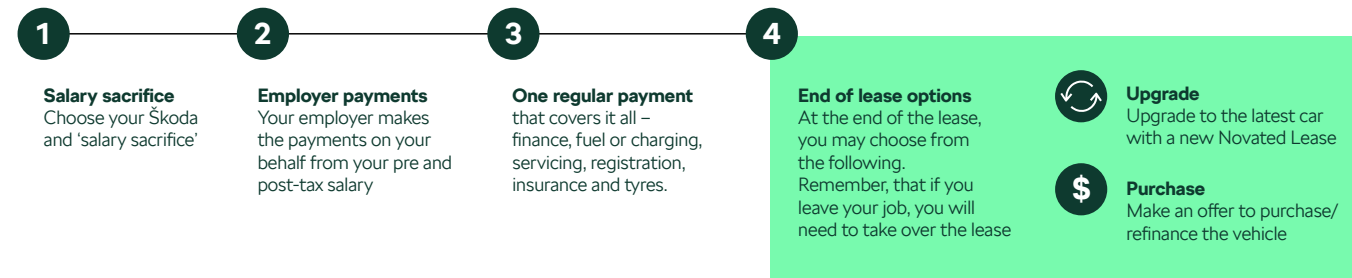
A Novated Lease requires your employer to be willing to participate.

Our team will guide them through the process and help to set everything up, making the process easy for them.

Your benefits

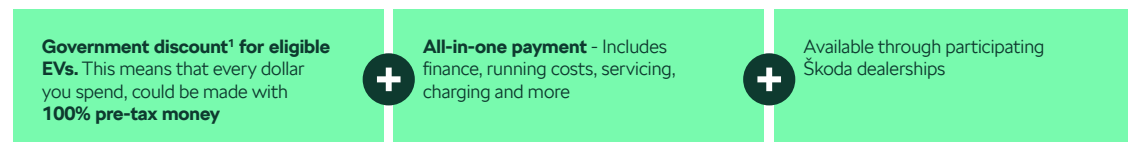


How it works



Novated Lease for EVs

We're making it easier than ever to lease an EV through salary packaging:



1. Tax savings depend on individual circumstances and employer participation. Government discount incentive programs are governed and offered by government agencies and are outside of Škoda Australia's control. Eligibility and availability are subject to change at the discretion of the government agencies and may change at any time, including the period between ordering order and taking delivery of your vehicle. Visit the relevant government agency's program website for the latest information on eligibility requirements.



Business Finance, tailored to you

Whether you're a sole trader, small business owner, or managing a large company, we offer flexible finance solutions to suit your needs. From owning your vehicles to leasing them with minimal hassle, we'll help you find the right option to keep your business moving.

Explore the options below to see which solution fits your goals best*:

	Chattel Mortgage with Škoda Choice (Guaranteed Future Value)	Chattel Mortgage	SME Operating Lease	Finance Lease
Ideal For	Business owners wanting vehicle ownership + upfront GST claim + Guaranteed Future Value	Businesses wanting ownership + upfront GST claim	SMEs/tradies who want a car without owning it, with running costs included	Businesses that prefer not to own but want to claim GST on each payment
Contract Term	12-60 months	12-60 months	12-60 months	12-60 months
Payment Frequency	Weekly, Fortnightly or Monthly	Weekly, Fortnightly or Monthly	Weekly, Fortnightly or Monthly	Weekly, Fortnightly or Monthly
Deposit	Optional	Optional	✗	✗
Fixed Interest Rate	✓	✓	✓	✓
Fixed Repayments	✓	✓	✓	✓
No account keeping fees	✓	✓	✓	✓
Balloon/Residual	Included in the payment schedule	Optional	Vehicle returned at end of lease	Required (ATO guidelines)
Payment Methods	Direct Debit, BPAY	Direct Debit, BPAY	Direct Debit, BPAY	Direct Debit, BPAY
Early Termination	Allowed with fees. GFV return option voided	Allowed with fees. GFV return option voided	Allowed with fees. GFV return option voided	Allowed with fees. GFV return option voided

***General Advice Warning:** This brochure provides general information only and does not constitute financial advice. Please refer to the full terms and conditions or speak with a qualified advisor to determine which product is suitable for your business needs.

Chattel Mortgage with Škoda Choice (Guaranteed Future Value)

Flexible ownership with peace of mind

Škoda Choice is a chattel mortgage with a **Guaranteed Future Value (GFV)**, designed to give business owners the benefits of vehicle ownership along with greater certainty at the end of the loan term. This finance structure offers flexibility, potentially lower monthly repayments, and a pre-agreed minimum future value, subject to vehicle condition and usage

Your benefits



Available with the **Electric Vehicle Bundle** ([see page 16](#))

How it works

1

Step 1

Choose your Škoda and lock in its minimum future value upfront

2

Step 2

Choose your loan term of 12, 24, 36, 48 or 60 months and your annual kilometre allowance

3

Step 3

At the end of your chosen term, choose what suits you best



Trade In

Your existing car and purchase a new Škoda



Retain

Make an offer to purchase/refinance the car



Return

Hand the car back and you will have no more to pay*

*Subject to vehicle condition, kilometre limits, and [Fair Wear and Tear guidelines](#)

Important Information: The GFV is subject to meeting return conditions including fair wear and tear and agreed kilometre allowance Fees, charges, and lending criteria apply. Early termination may incur additional costs and void the GFV option. Tax benefits will depend on individual circumstances. Please consult your tax professional for advice.

Chattel Mortgage

A flexible way for businesses to finance their vehicles

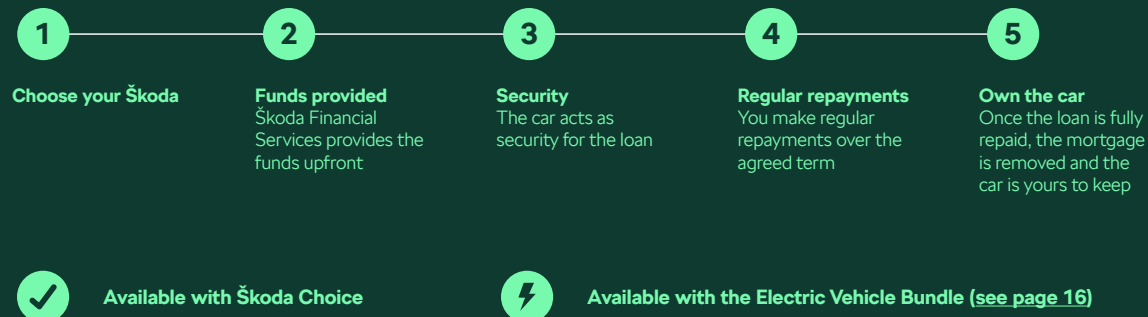
A Chattel Mortgage is one of the most popular finance options for Australian businesses. It's available to ABN holders using the vehicle primarily for business purposes. It's a straightforward, flexible way to gain full ownership of your business vehicle.

With this option, your business borrows the money to purchase the vehicle upfront, and the car itself is used as security for the loan. You can structure repayments to suit your cash flow — this could include a larger deposit upfront and a balloon payment at the end.

Your business benefits

Full ownership The vehicle is yours from day one	Flexible repayments Weekly, fortnightly, or monthly by direct debit or BPAY; plus add a balloon payment to reduce monthly costs	Bundled costs You have the option to include rego, insurance, and on-road costs in one simple payment	No annual fees or account keeping charges
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How it works





SME Operating Lease

No fleet too small

Even if you're a small business needing only one car, you can still enjoy a range of fleet benefits with a Small to Medium Enterprise Operating Lease. It gives you the flexibility to upgrade to the newest models regularly while keeping your upfront costs low with no deposit required.

Your business benefits

\$0 deposit Keep your cash for what matters most	No balloon payment or resale risk Škoda Financial Services carries the residual value risk	All-in-one convenience Combine finance, rego, insurance (CTP), servicing, tyres, accident management, and roadside assistance into one simple monthly payment
Always drive the latest Upgrade to a new model at the end of your lease	No minimum fleet size Lease one vehicle or as many as you need	Full Škoda range available EVs, SUVs, utes, and vans — we've got you covered

How it works

- 1 Set up your lease**
Choose your loan term, your preferred Škoda models, and the number of cars needed
- 2 One regular payment**
Bundle your finance and key car running costs into a fixed payment
- 3 Use the car, not own it**
Your business has full use of the car for the lease term
- 4 Return and upgrade**
At the end of the lease, return the car and upgrade to the latest model if you choose

The SME Operating Lease is subject to eligibility criteria and approval by Škoda Financial Services Australia Pty Limited ABN 20 097 071 460, Australian Credit Licence 389344. Lease terms, inclusions, and monthly payments may vary based on selected vehicle models, lease duration, and optional services. "\$0 deposit" and "no balloon payment" refer to standard lease structures and may not apply to all applicants. Vehicle upgrades at lease end are subject to approval and availability. Please consult with a qualified tax advisor to determine if this product is suitable for your business needs.

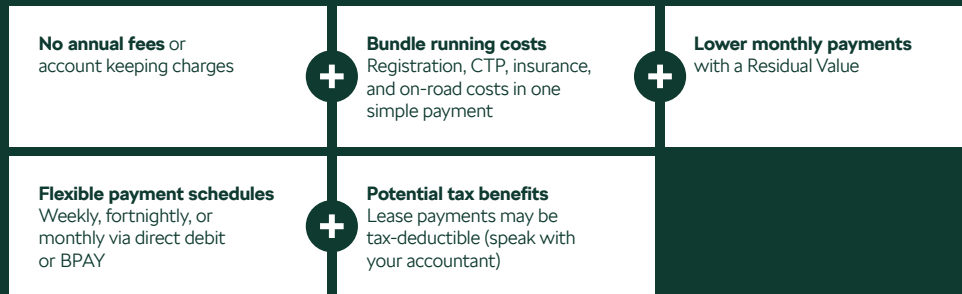
Finance Lease

Lease smart, finance right

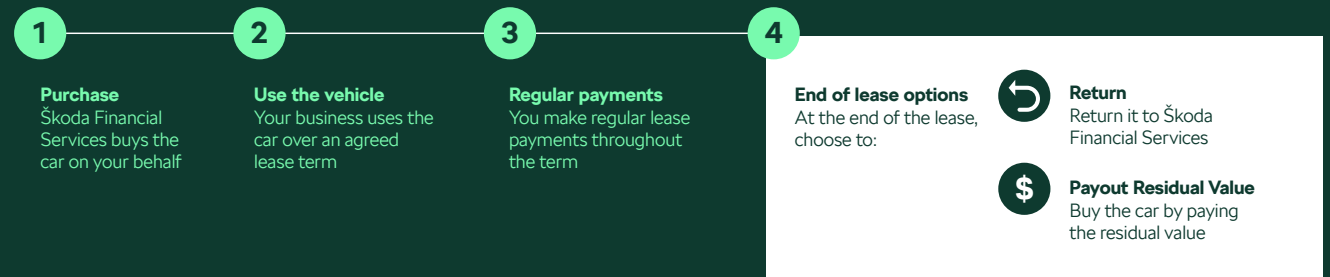
A Finance Lease is a great option if your business needs a vehicle for work but doesn't need to own it. You "rent" the vehicle for a fixed term, make regular lease payments, and at the end, you can either buy it for the agreed residual value or simply return it.

It's a simple way to keep your business moving while potentially enjoying tax deductions on lease payments.

Your business benefits



How it works



The Finance Lease is offered by Škoda Financial Services Australia Pty Limited ABN 20 097 071 460, Australian Credit Licence 389344. All applications are subject to eligibility criteria and credit approval. No annual fees or account keeping charges refers to standard lease terms. Other fees may apply, such as early termination, or kilometre charge. Residual value and ownership is agreed at the start of the lease and payable if you wish to purchase the vehicle at the end. Tax benefits will depend on your business's individual circumstances. Please consult your tax adviser to determine if this product is right for you.

Financing your electric vehicle - EV Bundle

A smoother way to go electric

Switching to an electric vehicle doesn't have to be complicated. With Škoda Financial Services, you can bundle everything you need, including your EV, home charger, and installation costs, into one simple repayment.

Whether you're financing for personal or business use, we offer flexible options to suit your needs. We're here to help make EV ownership easier, more affordable, and better aligned with your lifestyle or operations.

EV Bundle with Škoda Choice

With Škoda Choice, you can enjoy:

A **Guaranteed Future Value (GFV)**, so you'll know your car's minimum worth at the end of the term



The flexibility to **trade in, retain, or return** your EV at the end of the loan



One regular repayment that can include your vehicle, charger, and standard installation

The EV Bundle is offered by Škoda Financial Services Australia Pty Limited ABN 20 097 071 460, Australian Credit Licence 389344. All applications are subject to eligibility criteria and credit approval. Bundled items such as the electric vehicle, home charger, and standard installation may vary by product and are subject to availability. Škoda Choice includes a Guaranteed Future Value (GFV), which is the minimum value Škoda Financial Services will accept for your vehicle at the end of the loan term, subject to fair wear and tear and agreed kilometre limits. End-of-loan options (retain, return, or trade-in) are subject to conditions outlined in the loan agreement. This product is available for personal or business use, and suitability depends on your individual financial situation. Please consult with a qualified advisor to determine if this product is right for you.








Škoda Premier Motor Insurance

Trusted cover for Škoda drivers

Cover yourself with car insurance designed with the needs of Škoda drivers like you in mind. With a range of special features and added extras on offer to ensure you're covered.

How it works

- 
Tailored coverage
 Choose the level of cover that suits you, with optional extras available
- 
Comprehensive protection
 Your policy covers a range of events and expenses listed in the Product Disclosure Statement
- 
Simple claims process
 Lodge your claim anytime [online](#) or by phoning 1300 137 213
- 
Excess explained
 When you make a claim, you'll pay an excess – a fixed amount you contribute toward the cost
- 
Personalised premium
 Your premium is based on a range of factors including driver age, claims history, driving history, location, vehicle age and vehicle type

Your benefits

Škoda Genuine Parts¹ Always used for repairs, even outside your warranty period	 Choice of repairer² Choose your own or select from our approved repairer network	 Monthly payments at no extra cost⁴ Choose to pay your premium in easy monthly instalments	 New-for-old replacement³ If you buy a new or demonstrator car and it's deemed a total loss in the first three years of its original registration, we'll replace it with a brand-new car of the same make, model, engine size, features and paint type if such a car is available in Australia.
24/7 online claims Lodge a claim whenever it suits you	 Optional extras Add benefits like staying mobile following an accident (additional premium applies)	 Save more Lower your premium by listing the specific drivers ⁵ on your policy	

This list is a summary only. For the standard terms, conditions, limitations and exclusions of cover, please refer to the [Product Disclosure Statement and Policy Document \(PDS\)](#).

Please also consider our [Financial Services Guide \(FSG\)](#), which describes the services we offer and how, before deciding whether to use the services offered by us.



The insurer of this Škoda Premier Motor Insurance is Allianz Australia Insurance Limited ABN 15 000 122 850, SFS Licence Number 234708. 10 Carrington Street, Sydney NSW 2000. In arranging this insurance Škoda Financial Services ABN: 20 097 071 460 and the authorised dealers act on behalf of Allianz and not as your agent. Neither Škoda Financial Services nor any of its related companies have any liability in respect of this policy. We do not provide advice on this insurance based on any consideration of your objectives, financial situation or needs. Cover subject to policy terms, conditions, limits and exclusions. Please consider the Product Disclosure Statement (PDS). The Target Market Determination is available by calling us. If you purchase this insurance we receive a commission from Allianz. For further information or assistance please contact 1300 137 213.

1. If we accept a claim but are unable to fix a damaged part, where available in Australia at time of repair, we will use a new genuine manufacturer part. If new, genuine is not available, we will use genuine reconditioned or recycled manufacturer parts or Australian Design Rules certified new, recycled or reconditioned parts.

2. Allianz may authorise repairs at your repairer of choice; pay you the reasonable costs of repairing your vehicle; or move your vehicle to another repairer we both agree upon. We will act reasonable in doing so. In the latter instance, you will be provided with a rental car for up to 3 days up to a maximum of \$100 per day.

3. If your vehicle is a total loss, you purchased it new or as a demo and it's less than 3 years old from its first registration and subject to financier approval (if applicable), we will replace it with a new vehicle of the same make, model, engine size, features and paint type including any modifications, options and accessories, so long as it is available in Australia.

4. Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.

5. If you choose to reduce your premium by selecting the Named driver option and naming the drivers on your policy, an unnamed driver will incur a \$2,500 excess (this replaces the basic and all other excesses where applicable).

Please consider the Product Disclosure Statement. Please also consider our Financial Services Guide (FSG), which describes the services we offer and how, before deciding whether to use the services offered by us.

We're here to help

When you're choosing a car, expert advice makes all the difference. The same goes for finding the right finance option. Whether you're buying a new Škoda for the first time, or one of our existing customers who has a question about your finance, we look forward to hearing from you.

Our Business Managers are committed to helping you navigate our range of options to find the perfect one, so you can get behind the wheel of your dream Škoda faster. And even once you leave the dealership, your dedicated Business Manager will only ever be a phone call away for help throughout the life of your Loan or Lease.

Visit your local Škoda dealer to speak to a Business Manager today or get in touch with our financial services team by calling us on **1300 734 567**.

We're available **Mon - Fri 9:00am - 5:00pm (AEST)**.

www.skoda.com.au

You should consider whether the advice is suitable for you and your personal circumstances, objectives, financial situation or needs, as this advice is general in nature. Before you make any decision about whether to acquire a Škoda Financial Services product, you should review any applicable fees or charges, the Product Disclosure Statement and T&Cs as certain criteria may apply. We recommend that you seek appropriate independent professional taxation advice in relation to a financial option arrangement. Škoda Financial Services is a trading name of Volkswagen Financial Services Australia Pty Limited. ABN 20 097 071 460, Australian Credit Licence 389344.

