

PRE-CONTRACT CREDIT INFORMATION (Standard European Consumer Credit Information)

1. Contact details

Creditor.	Volkswagen Financial Services (UK) Limited trading as Volkswagen Finance (referred to as "we", "us" and "our").
Address.	VOLKSWAGEN FINANCIAL SERVICES (UK) LIMITED, Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes, MK14 5LR
Telephone Number(s).	0870 010 XXXX
Credit intermediary.	Retailer XXXXX
Address.	Anystreet Anytown Buckinghamshire MKXX XX
Telephone Number(s).	0XXX XXXXXXXX

2. Key features of the credit product

The type of credit.

The total amount of credit. £XXXXXX
This means the amount of credit to be provided under the proposed credit agreement or the credit limit.

How and when credit would be provided.

Credit will be treated as provided and drawn down when it comes into effect. This Agreement will come into effect when you have signed it.

The duration of the credit agreement.

From when the credit agreement is made until the date specified below in "Repayments" on which the final payment is to be made.

Repayments.

You must make:
- one repayment of £780.91 (which includes an Acceptance Fee of £149.00) on a date set by us (which will be at least one month after the date of the agreement); followed by
- 34 monthly repayments of £631.91, on the same date of each successive month; followed by
- a final payment of £631.91 payable 35 months after the date set for the first repayment. To exercise the option to purchase the Vehicle, you must add the Option to Purchase Fee of £60.00 to the amount of the final monthly payment.

The total amount you will have to pay.

£23,957.76

This means the amount you have borrowed plus interest and other costs.

The proposed credit will be linked to the supply of specific goods or the provision of a service.

Description of goods

VOLKSWAGEN GOLF PLUS 5DR HAT 1.4 TSI SE 11

Cash price

£19,525.00

3. Costs of the credit

The rates of interest which apply to the credit agreement.

The rate of interest (calculated in the same way as the APR, but excluding fees) is 14.78% per annum. This rate is fixed for the duration of this Agreement. The interest payable is calculated at the outset of the Agreement, and is included in the monthly repayments stated above in "Repayments". Interest charges are calculated daily on any balance overdue, and added to that balance on the last day of each month.

Annual Percentage Rate of Charge (APR).

15.6%

This is the total cost expressed as an annual percentage of the total amount of credit.

The APR is there to help you compare different offers.

Related costs

Any other costs deriving from the credit Agreement.

If you have paid Excess Mileage Charge in relation to the Maximum Annual Mileage we will deduct this amount from any Excess Mileage Charge payable in relation to the Maximum Total Mileage.

An administration fee of £25 for each unpaid or cancelled cheque, standing order or direct debit. If you wish to change the registration number on the Vehicle, we will charge you a fee of £50 to cover our costs of administration. This fee is payable immediately. Any new registration number will belong to the Vehicle.

Costs in the case of late payment.

If you do not pay an amount which is due to us under the credit agreement in full and on time, or otherwise breach this Agreement, we will charge you:

- Interest charges at the rate of interest shown above of 14.78% are calculated daily on the balance overdue, and added to that total balance on the last day of each month.
- £25 for each reminder letter, notice or demand we make as a result;
- our reasonable costs and expenses of tracing you, tracing the Vehicle, and enforcing or attempting to enforce our rights under the credit agreement, and/or caused by your breach, including collection costs, repair costs, storage costs pending sale, administration costs and our legal expenses on an indemnity basis.

Consequences of missing payments.

Missing payments could have severe consequences and make obtaining credit more difficult. It may lead to us serving a default notice on you, on the expiry of which we may terminate the credit agreement and seek repossession of the vehicle. We may in addition take legal action against you. If you still fail to pay us any outstanding monies following judgment against you for those monies, we may apply to the court for a charging order over your property and subsequently apply to the court for its sale.

4. Other important legal aspects

Right of withdrawal.

You have a right to withdraw from the finance agreement without giving any reason if the credit that you take out is for £60,260 or less. You will have 14 days beginning with the day after the day that the credit Agreement was made to notify us that you want to withdraw. You will need to notify us orally or in writing in the manner detailed below. Should you withdraw you will still be responsible for the payment of the credit and interest calculated on a daily basis on each clear day between the date of this Agreement and the date on which the payment is received by us as cleared funds and must pay these in full without undue delay and no later than 30 days beginning with the day after the day that you gave us notice. You will not own the Vehicle until these payments have been made in full to us.

Should you wish to withdraw from the credit agreement please contact us at VOLKSWAGEN FINANCIAL SERVICES (UK) LIMITED, Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes, MK14 5LR. Telephone Number 0870 0102022

If you do not exercise your right to withdraw, the credit agreement will remain in full force and effect and its terms and conditions will bind you.

Early repayment.

You have a right to repay the credit early at any time in full or partially. You must notify us and make the payment before the end of the period of 28 days beginning with the day following the day that we receive the notice, or on or before any later date specified in your notice.

Consultation with a Credit Reference Agency.

If we decided not to proceed with the prospective credit agreement on the basis of information from a credit reference agency we must, when informing you of the decision, inform you that it has been reached on the basis of information from a credit reference agency and of the particulars of that agency.

Right to a draft credit agreement.

You have a right, upon request, to obtain a copy of the draft credit agreement free of charge, unless we are unwilling at the time of the request to proceed to the conclusion of the credit agreement.

The period of time during which the creditor is bound by the pre-contract information.

This information is valid from 17/11/2010 until 17/12/2010

Example ONLY

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor

Registration number.

Consumer credit licence number 0373707

The supervisory authority.

The Office of Fair Trading

(b) concerning the credit agreement

The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement.

The laws of England and Wales

The law applicable to the credit agreement and/or the competent court.

The laws of England and Wales will govern the contract and disputes will be referred to the non-exclusive jurisdiction of the courts of the UK

Language to be used in connection with the credit agreement.

At all times we will communicate with you exclusively in English.

(c) concerning redress

Access to out-of-court complaint and redress Mechanism.

If you are dissatisfied in relation to the agreement, please send written details of your complaint to the Accounts Manager at Volkswagen Financial Services (UK) Limited, Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR.

Volkswagen Financial Services (UK) Limited is a member of the Finance and Leasing Association and if you have an unresolved complaint you may send your complaint to the FLA and use the FLA Conciliation Service. The FLA's address is Imperial House, 15 - 19 Kingsway, London WC2B 6UN and their telephone number is 0207 836 6511.

Alternatively you can contact the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone Number 0207 964 1000.

Example