

READY FOR THE ROAD AHEAD.

Finance, insurance and servicing



ŠKODA



ŠKODA Financial Services

Finance. Insurance. Fleet. Mobility.



SOLUTIONS PERSONAL CONTRACT PLAN ⁴
CONTRACT HIRE ⁶
HIRE PURCHASE ⁷
ŠKODA SERVICING ⁸
ŠKODA INSURANCE ¹³



LET'S GO

Make your dream of driving a new or used ŠKODA a reality with our fantastic range of finance, insurance and servicing packages, all designed to help you get more from every drive.

Your journey starts here...



SOLUTIONS PERSONAL CONTRACT PLAN

Solutions is our flexible finance plan designed to get you behind the wheel of a ŠKODA sooner than you think.

HOW DOES IT WORK?

Pay a deposit

As little as one monthly payment

Choose your repayment term

Between 18 and 49 months

Select your mileage

How many miles you expect to drive each year

Defer an agreed amount until the end of the agreement

Which you will only pay if you choose to keep the car

Then, at the end of your agreement you have three options:

1 Upgrade your ŠKODA for a new one

By part exchanging

2 Keep your ŠKODA

By paying the optional final payment and option to purchase fee

3 Simply return it

With nothing left to pay (subject to fair wear and tear and excess mileage charges)





Deposit
As little as one
monthly payment

Amount to finance
18 to 49 fixed
monthly repayments

Optional final payment
You have three
options at the end
of the agreement



WHY SHOULD I CHOOSE IT?

Flexibility

With three simple options available, you can wait until the end of the agreement to decide which to choose.

Protect from depreciation

By agreeing the final value from day one, you're protected from unforeseen depreciation.

Low repayments

Deferring a set amount to the end of your agreement can help reduce your monthly repayments, and help you afford a higher specification than you thought.

Peace of mind

You can add fixed servicing or maintenance packages to the cost of your monthly payments for extra peace of mind.

Remember, it's important to keep your ŠKODA in good condition, within the agreed mileage and to make any repayments on time.

CONTRACT HIRE

The best of both worlds – without having to own it.

HOW DOES IT WORK? WHY SHOULD I CHOOSE IT?

Pay an initial rental

As little as one rental payment

Choose your rental term

Between 12 and 48 months

Select your mileage

How many miles you expect to drive each year

Add a maintenance plan

Build in a service, maintenance and tyre plan to make budgeting even easier

At the end of the agreement:

Hand the car back to your retailer, subject to fair wear and tear and excess mileage charges

Simplicity

Simply pay a monthly rental for the vehicle, and hand it back when you're finished, without the worry of depreciation

No ownership worries

You can drive away a new car without worrying about re-selling it, and change your car every few years to suit your circumstances

No final payment

Subject to fair wear and tear, and remaining within agreed mileage, you won't have to pay an additional charge at the end of the agreement

Benefits for business users

- › A proportion of the rentals may be claimable as an expense against taxable profits
- › An element of the VAT on rentals may be recoverable by VAT registered businesses*
- › Eligible to get instant access to an array of services from ŠKODA Driverline including Breakdown & Recovery, Service and Maintenance and more. As part of the service we've set up a dedicated 24-hour phone service, available 365 days a year – and what's more accessing our services couldn't be easier, simply call us and select the appropriate option.

ŠKODA Driverline services

1. Breakdown and recovery services
2. Reporting accidents and damage*
3. Service booking or maintenance enquiries
4. Tyres
5. Glass repair
6. General enquiries

Remember that you need to keep up monthly rentals, stay within your agreed mileage, and hand the car back once your agreement ends.

*The content in this guide is intended as a summary of the principles of VAT and tax in this complex area. It is not intended to be and should not be construed as constituting tax advice. For specific tax advice relating to your particular set of circumstances, you should contact your own HMRC officer or your usual VAT and tax advisers.



**KAMIQ**

HIRE PURCHASE

A super simple and straightforward route to car ownership.

HOW DOES IT WORK?

Pay a deposit

As little as one monthly payment

Choose your repayment term

Over 12 to 60 months

At the end of the agreement:

Pay the option to purchase fee,
the car is yours to keep

WHY SHOULD I CHOOSE IT?

Predictability

You know exactly how much
you're paying, and when you
will eventually own the vehicle

Unlimited mileage

There are no mileage restrictions

Ownership

When it's all paid off, you'll own the car

Control

You choose the monthly term that
best suits you and your budget

Remember, you won't own the car until you've paid the option to purchase fee and made your final payment.

SERVICING MADE SIMPLE

LOOKING AFTER YOU AND YOUR BUDGET.

We're committed to providing you with quality service and maintenance plans that work around you and your ŠKODA – with purse-friendly prices, and simple fixed monthly payments.

ŠKODA APPROVED? YOU BET.

Our technicians are specially trained to know your car inside out. All parts are genuine ŠKODA approved, and come with two years warranty, for extra peace of mind.

AND LOTS OF LOVELY LITTLE EXTRAS...

- › Trouble-free online booking, enabling you to choose which retailer, what you want doing and when you want it done. Who wouldn't want that?
- › We'll give your pride and joy a free wash and vac before giving it back to you.
- › Courtesy car or collection and delivery options, to keep you on the move and make servicing (and life) that little bit easier.
- › A ŠKODA service stamp will make your ŠKODA even more attractive to potential future buyers.



YOUR ŠKODA SERVICE PLANS

Whether you own a shiny new, or shiny used ŠKODA, we offer simple and straightforward servicing plans to keep your car in tip-top condition.

WHAT PLAN IS RIGHT FOR ME?

To make sure you get the most from our plans, we tailor them to you and your ŠKODA. There are two types of cover:

> ŠKODA Service Plan

New and Used Vehicles up to 15 years old
Electric Vehicles under 1 year old
Annual Mileage is less than 10,000 miles each year

> Fixed Cost Maintenance Plan

New Vehicles only
Annual Mileage is between 5,000 to 40,000 miles per year

Our ŠKODA Service Plans are our most popular, however if you cover high mileage, or want maintenance or tyre cover for extra peace of mind, we can create a bespoke plan that fits your lifestyle with a Fixed Cost Maintenance plan.



ŠKODA SERVICE PLAN

Taking care of your ŠKODA shouldn't be complicated. Our service-only plans offer up to three consecutive services with fixed prices. So, as long as your ŠKODA's less than fifteen years old, and you drive less than 10,000 miles each year, one of these could be just what you're looking for.

For cars under 1 year old:

Vehicle Criteria	Service Plan
Under 1 year old & under 10,000 miles at point of activation	First 2 Services
	1 x Oil Service
	1 x Oil and Inspection Service + Poller Filter
New Electric Vehicles under 1 year old & under 10,000 miles at point of activation	First Service
	1 x Inspection Service
	Pollen Filter and Brake Fluid change

For cars between 1 – 15 years old:

Vehicle Criteria	Service Plan
Between 1 – 15 years old	Next 2 Services
	1 x Oil and Inspection Service + Pollen Filter
	1 x Oil and Inspection Service + Extended Scope
	Next 3 Services
	1 x Oil and Inspection Service + Pollen Filter
	2 x Oil and Inspection Service + Extended Scope

Cover up to three services at a fantastic fixed price. Ask in store or visit skoda.co.uk for the latest prices.

Alternatively, you can buy a Service Plan online now at no extra cost.





FIXED COST MAINTENANCE

Our Fixed Cost Maintenance plans work around a term and mileage that suits you. That's anything between 2 – 4 years (5,000 to 40,000 miles per year) and no more than 120,000 miles, plus the convenience of fixed monthly payments. With a choice of cover you can give your new ŠKODA a head start with all the advantages of our comprehensive service and maintenance plan, plus tyre cover if required. Big on benefits and great value for money, this plan will ensure your ŠKODA's in optimum condition for years to come.

- > **Service only**
- > **Service and maintenance**
- > **Service, maintenance and tyres**

Fixed Cost Maintenance is not available for electric vehicles, vehicles over 10,000 miles at point of activation, or vehicles that have had their first service. All vehicles must be set to a fixed service regime.

ASK FOR A PERSONALISED QUOTE.

See overleaf to see what's included in all our plans.

WE'RE AT YOUR SERVICE.

Our Fixed Cost Maintenance service plans are designed to suit you and your needs. The table below lists what's included for each servicing option.

	Servicing Only	Servicing & Maintenance	Servicing, Maintenance & Tyres
All routine servicing	■	■	■
Braking system		■	■
Cooling system		■	■
Electrical system		■	■
Engine repairs		■	■
MOT testing		■	■
Suspension system		■	■
Transmission		■	■
Miscellaneous items		■	■
Roadside assistance		■	■
Tyres			■

BRAKING SYSTEM

- Callipers
- Cylinders
- Discs
- Pads

ENGINE REPAIRS

- Catalyst
- Exhaust
- Fuel & oil pumps
- Gaskets
- Injectors
- Seals
- Turbo
- Drive belts
- Cambelt
- Tensioners

TRANSMISSION

- Clutch
- CV joints
- Flywheel
- Gaiters
- Gearbox
- Differential
- Drive shafts
- Torque converter
- Wheel bearings
- Fluid renewals

COOLING SYSTEM

- Coolant
- Heater components
- Hoses
- Radiator
- Reservoir
- Sender units
- Thermostat
- Water pump

MOT TESTING

ROADSIDE ASSISTANCE

MISCELLANEOUS

- Adjustments
- Key batteries
- Wiper blades/refills
- Air conditioning (maximum one per contract)

ROUTINE SERVICING

- Engine oil
- Screen wash
- Health check
- Filters (dust and pollen, air, fuel) if required
- Spark plugs if required

ELECTRICAL SYSTEM

- Alternator
- Battery
- Bulbs
- Central locking
- ECU
- Fuses
- Instruments
- Standard alarm
- Immobiliser
- Starter motor
- Window regulators
- Wiper motor
- Wiring

SUSPENSION SYSTEM

- Anti-roll bar
- Bushes
- Shock absorbers
- Springs
- Wishbones

TYRES

- Replacement tyres
- Valves
- Wheel alignment
- Geometry check
- Wheel balance
- Repairable punctures

ŠKODA DRIVE AWAY INSURANCE

ENJOY YOUR ŠKODA WITHOUT DELAY.

Five days' comprehensive cover on us, so you can start enjoying your new car from day one.

COMPLIMENTARY ŠKODA DRIVE AWAY INSURANCE

Every new and Approved Used ŠKODA comes with five days' complimentary insurance cover*, getting you on the road quickly and easily so you can enjoy the things that matter.

ŠKODA Drive Away Insurance is designed specifically for your ŠKODA and guarantees that your car will be repaired in a ŠKODA Approved Repairer, using only ŠKODA Genuine Parts (excludes windscreen claims), ensuring that your ŠKODA will be repaired to the same high standards as before and to original manufacturer specifications.

To continue the peace of mind you get with ŠKODA, it's just as easy to arrange your annual insurance at the same time – with no need to get a new quote or provide any further details. Find out more on the following page.

Once your ŠKODA Retailer has provided you with the vehicle model, registration number, collection date and ŠKODA Retailer number, call us on **0345 877 6348** to set up your complimentary five-day cover. Lines are open Monday to Friday 8am – 8pm and Saturday 9am – 5pm.



Alternatively, visit:
insurewithskoda.co.uk/driveaway

*Subject to eligibility. ŠKODA Car Insurance is underwritten by U K Insurance Limited. Calls may be recorded.

ŠKODA CAR INSURANCE

INSURANCE DESIGNED WITH YOU IN MIND.

Quality service and support when you need it most.

ANNUAL INSURANCE FOR ŠKODA DRIVERS

Just as you'd expect from ŠKODA, our annual car insurance provides comprehensive cover, with lots of benefits included at no extra cost.

ŠKODA Car Insurance* is provided by U K Insurance Limited, the underwriter for some of the country's biggest brands; meaning you can enjoy peace of mind with a trusted insurer, and relax in the knowledge you have a policy tailored specifically for your ŠKODA.

We only use ŠKODA trained technicians, who know your car inside out, and ŠKODA genuine parts (excluding windscreen claims), so you can rest assured that your ŠKODA will be repaired to the same high standards as before and to original manufacturer specifications.

Enjoy quality service and support when you need it most, with a policy designed with ŠKODA drivers in mind.

ŠKODA CAR INSURANCE PROVIDES COMPREHENSIVE COVER, AND YOU CAN ENJOY THE FOLLOWING BENEFITS AS STANDARD:

- › ŠKODA Approved Repairs carried out by ŠKODA Approved Technicians using only ŠKODA Genuine Parts and Paints (excludes windscreen claims)
- › Guaranteed courtesy car whilst yours is in for repair
- › Windscreen cover
- › Uninsured driver promise when you make a claim for an accident that is not your fault (providing we have the vehicle registration, make, model, and driver details for the other vehicle)
- › Personal accident cover
- › Personal belongings cover (excludes loss of money)
- › Child seat replacement

There's a lot to like about being a ŠKODA driver. Enjoy peace of mind, complete convenience and relax in the knowledge you have a policy tailored specifically for your ŠKODA.

Get a quote or find out more at insurewithskoda.co.uk/car-insurance

Alternatively, call us on **0345 246 9091**. Lines are open Monday to Friday 8am – 8pm and Saturday 9am – 5pm.



ŠKODA GAP INSURANCE

BUILT TO TAKE YOU FURTHER.

If your ŠKODA is written off, your motor insurer will usually pay out based on the current market value of your vehicle. This could be a lot less than its original value and therefore may leave you with an unexpected shortfall.

Our Gap Insurance helps to cover the gap left by this shortfall to get you back in a new ŠKODA or help pay off any outstanding finance, lease or hire agreement.

ŠKODA Gap Insurance can be purchased up to 100 days after you have collected your new or used vehicle.

We have two options for you to choose from:

ŠKODA GAP INSURANCE*

This pays the difference between the write off settlement from your motor insurer and the price you paid for your ŠKODA or the outstanding balance payable to the finance company, whichever is the greater amount.

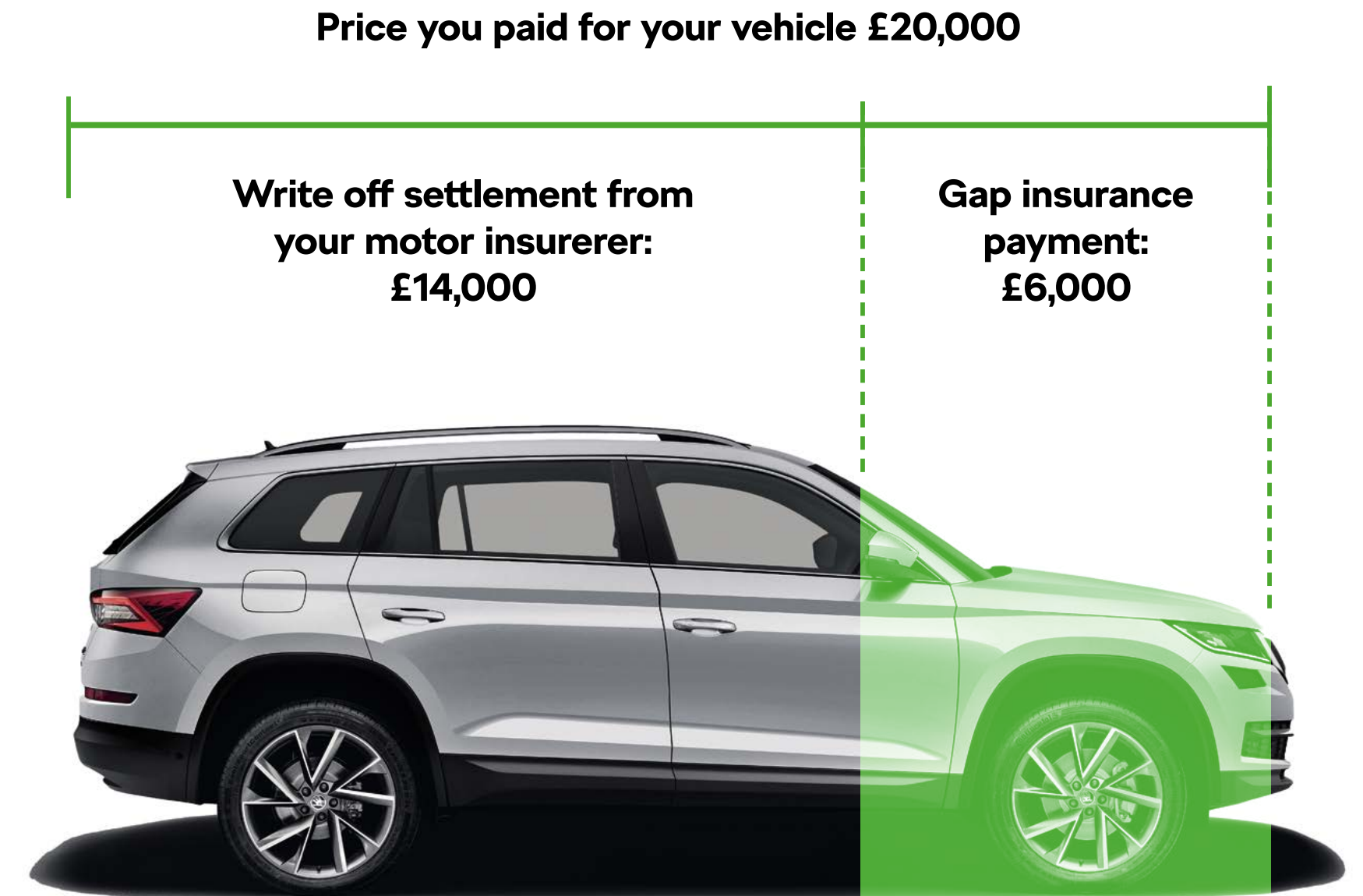
If your vehicle is leased or hired, we will cover the difference between the write off settlement from your motor insurer and the early termination charge. This includes any rentals paid in advance as a deposit up to £2,000.

Cover lasts for 36 months and the maximum claim limit is based on your vehicle purchase price.

ŠKODA GAP INSURANCE PLUS*

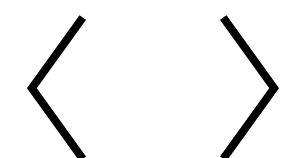
In addition to all the benefits of ŠKODA Gap Insurance, the ŠKODA Gap Insurance Plus policy includes a 12-month fixed benefit. This will start once your 36-month Gap Insurance cover ends.

If your vehicle is written off during the additional 12-month fixed benefit period of insurance, we will pay a fixed sum of £2,500.



In the above example, you could receive a £6,000 payment that you could use towards the purchase of a new ŠKODA.

*ŠKODA Gap Insurance and ŠKODA Gap Insurance Plus are administered by Car Care Plan Limited and underwritten by Motors Insurance Company Limited.



ŠKODA GAP INSURANCE

WHY CHOOSE US?

ŠKODA Gap Insurance gives you the financial protection your ŠKODA deserves. So you can relax knowing that if you need to make a claim, we could help you get back into a replacement ŠKODA.

KEY PRODUCT HIGHLIGHTS

- › European Union cover is included
- › Cover is available for any new or used vehicles provided by your ŠKODA Retailer
- › There are no vehicle age or mileage limitations
- › You have the option to pay upfront or in 10 monthly instalments at no extra cost

ADDITIONAL BENEFITS

We also offer the following additional benefits if your vehicle is written off during the 36-month Gap Insurance cover:

- › We will pay your motor insurer's excess up to £250
- › We will cover your advance rentals up to £2,000 for lease or hire agreements
- › We will provide unlimited cover for accessories fitted by your ŠKODA Retailer

Please refer to the Cover Booklet for full terms and conditions.

For more information about ŠKODA Gap Insurance* or ŠKODA Gap Insurance Plus*, please speak to your nearest participating ŠKODA Retailer or visit www.insurewithskoda.co.uk/gap-insurance

*ŠKODA Gap Insurance and ŠKODA Gap Insurance Plus are administered by Car Care Plan Limited and underwritten by Motors Insurance Company Limited.



EXTENDED WARRANTY COVER

BUILT TO TAKE YOU FURTHER.

If your existing warranty is about to expire, or if you haven't already got a warranty in place, we offer an **Extended Warranty*** with a range of cover options to ensure your peace of mind.

ENJOY THE BENEFITS

- › 12-month cover against the costs of repairing or replacing failed components on your ŠKODA.
- › All repairs are completed at ŠKODA Approved Retailers by ŠKODA Trained Technicians, using ŠKODA Genuine Parts.
- › A choice of excess levels – £0, £100 or £250
- › You can choose from two levels of cover – All Component Cover and Named Component Cover

Once you've set up your 12-month cover, you can rest assured that your vehicle is protected. Should you need to make a claim, simply take your vehicle and Confirmation of Cover to your nearest ŠKODA Approved Retailer.

For more information and to benefit from a ŠKODA Extended Warranty visit insurewithskoda.co.uk

*ŠKODA Extended Warranty is sold and administered by Lawshield UK Limited and underwritten by AWP P&C SA. Terms, conditions, and eligibility criteria apply





T&Cs apply. Accurate at time of publication. ŠKODA Financial Services.

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