

# **Volkswagen Financial Services Australia Terms and Conditions**

#### General website terms and conditions

The content and pages pertaining to financial services and insurance displayed on this website is made available by Volkswagen Financial Services Australia (VWFSA) Pty Limited ABN 20 097 071 460, Australian Credit Licence 389344 trading as Volkswagen Financial Services, Audi Financial Services ŠKODA Financial Services, Ducati Financial Services, Jaguar Financial Services, Land Rover Financial Services, Bentley Financial Services Australia and Porsche Financial Services. Its use, and the use of any service made available on this site, is subject to any agreement you have entered into with VWFSA.

VWFSA does not warrant or represent that the information on this site, or any information provided through a service made available on this site, is free from errors or omissions or is suitable for your intended use. The information on this site, and any information provided through a service made available on this site, may not be up to date and is subject to change.

Subject to any terms expressed or implied by law and which cannot be excluded, VWFSA accepts no responsibility for any loss, damage, cost or expense (whether direct or indirect) incurred by:

- a. any person using this site, any service provided on this site, or any other site linked to this site; or
- b. any person acting or refraining from acting on the basis of any information on this site or any other site linked to this site; or any information provided through a service made available on this site.

### **Personal information**

We take care to ensure that the personal information you give us on this site is protected. For example, the website has electronic security systems in place, including the use of firewalls and data encryption. User identifiers, passwords or other access codes may also be used to control access to your personal information.

VWFSA understands the importance of security to its customers. However, VWFSA does not warrant or represent that any information you transmit or receive while using this site, or any service made available on this site, is secure.

### **Links to Other Sites**

You may be able to access external websites by clicking on links we have provided. Those websites are not subject to our privacy standards, policies and procedures. You will need to review the websites or contact their providers directly to ascertain their privacy standards, policies and procedures.



The results of your access to external websites are in no part the responsibility of VWFSA. VWFSA does not in any way guarantee the results of access. However, should you experience any problems with such links, please contact us and we will endeavour to have them rectified.

## **Usage**

Upon accessing this website your usage will be tracked for transactional purposes. This is to ensure the legality of any transactions and to safeguard both you and VWFSA should these transactions be, or appear to be, inaccurate.

This notice and the information and services on this site and all matters relating to either are governed by and are to be construed according to the laws applicable in the State of New South Wales and the Commonwealth of Australia ("Australian law"). The information and services on this site have been prepared in accordance with Australian law and may not satisfy the laws of any other country. They are available only to Australian residents and in relation to property in Australia, and should not be relied upon by any person in any country other than Australia.

### **Cookies**

A cookie is a small file that a website sends to your computer. It records information necessary for certain website functions, such as remembering your preferences or settings.

Volkswagen Financial Services Australia uses cookies for interactive features on our website. This website also uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses cookies to help the website analyse how users use the site. The information generated by the cookie about your use of the web-site (including your IP address truncated by the last octet prior to its storage using the "\_anonymizelp ()" method) will be transmitted to and stored by Google on servers in the United States.

Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf.

Google will not associate your IP address with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above. You can opt-out from being tracked by Google Analytics with effect for the future by downloading and installing Google Analytics Opt-out Browser Add-on for your current web browser:

http://tools.google.com/dlpage/gaoptout?hl=en

If you are interested in finding out more about cookies, how they are used by websites, and how you can change the cookie settings in your browser, see the Office of the Australian Information Commissioner's website: Protecting your Privacy on the Internet.



#### **Products**

All finance products and services on this website are available to approved customers only, and are subject to credit assessment. Fees and charges may apply, in addition to any fees or charges mentioned on the product or service web page. A Product Disclosure Statement (PDS), Terms & Conditions (T&C) or a Financial Services Guide (FSG) may be available for products and services at your local dealership. Refer to the product or service web page and the phone numbers provided for specific services, visit your local dealership or contact us to see if a PDS, T&C or an FSG is available. If a PDS, T&C or an FSG is available, or a combination of these, VWFSA recommends that you consider this information before making any decision about a product or service.

Allianz Australia Insurance Limited is the sole Issuer of all insurance products. We do not provide advice on this insurance based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision about insurance please consider the Product Disclosure Statements available from your local dealership and the appropriateness of the insurance having regard to your objectives, financial situation and needs. If you buy insurance from us we receive a commission which is a percentage of the premium. Ask your dealership for more details before we provide our services.

Allianz Australia Insurance Limited ABN 15 000 122 850, AFS Licence No. 234708 ("Allianz") is not a related body corporate of VWFSA. An Allianz policy does not represent a deposit with, or liability of, VWFSA or any of its related bodies corporate. Neither VWFSA, nor any of its related bodies corporate guarantees or accepts liability for any products issued.

© Volkswagen Financial Services Australia Pty Limited ABN 20 097 071 460. Copyright in the information contained in this site subsists under the Copyright Act 1968 (Cth), and through international treaties, the laws of many other countries. It is owned by VWFSA unless otherwise stated. All rights reserved. You may download a single copy of this document, and where necessary for its use as a reference, make a single hard copy. Except as permitted under the Copyright Act 1968 (Cth) or other applicable laws, no part of this publication may be otherwise reproduced, adapted, performed in public or transmitted in any form by any process (graphic, electronic or mechanical, including photocopying, recording, taping or by storage in an information retrieval system) without the specific written consent of VWFSA.