



VOLVO VERSATILITY FINANCE

Flexibility today. Certainty tomorrow.

VOLVO V40.
FROM R4 999 PM*



VOLVO VERSATILITY FINANCE MEANS:

- You drive a new Volvo more often
- Best-in-class guaranteed future value
- Flexibility to structure your own personalised deal
- Your choice of deposit

AT THE END OF YOUR CONTRACT TERM, CHOOSE TO:

- Return your Volvo to the dealer
- Trade-in your Volvo for a new model
- Settle or refinance the outstanding balance and take ownership of the vehicle

WE GUARANTEE YOUR VOLVO'S FUTURE VALUE:

Simply select your Volvo, preferred term and expected annual mileage.

We'll then provide a Guaranteed Future Value (GFV) on your vehicle.

Term/mileage options

	Expected annual mileage: 15 000 km	Expected annual mileage: 20 000 km	Expected annual mileage: 25 000 km
Term: 36 months		✓	✓
Term: 48 months	✓	✓	

Volvo V40 T3 Manual Kinetic (example offer)

Retail price incl. VAT + incl. CO ₂	Instalment	Deposit - %	Deposit - R	Term - Months	Interest Rate	GFV - %	GFV - R	Total cost of credit
R380 500	R4 999 p.m.	11.05%	R42 045	48	9.90%	57.78%	R219 853	R454 805



**Volvo Car
Financial Services**
A product of WesBank

*E&OE. Terms and conditions apply. Models may differ to those shown and the offer applies to the V40 T3 Manual Kinetic. The Guaranteed Future Value (GFV) offer will be structured over 48 months and subject to 15 000 km p.a. mileage restrictions. Interest rates are linked to the prime interest rate (currently 10%) and accordingly are subject to change if the prime interest rate changes. Monthly instalments will be determined based on your personal credit rating. Monthly instalments exclude the monthly service fees of R69.00 incl. VAT and total cost of credit includes bank initiation fee of R1 207.50 incl. VAT. Offer applies while stocks last. Finance offers subject to approval from Volvo Car Financial Services, a product of WesBank, a division of FirstRand Bank Ltd, an authorised financial services and credit provider. NCRCP20.