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SEAT FINANCE

seat.com

SEAT FINANCE

MEMBER OF THE VOLKSWAGEN GROUP

FINANCE

In your own time

Hire purchase is the road to ownership, whether you're buying a new or used SEAT. Easy and affordable, you simply agree the term and set the monthly repayments so when the very last repayment has been made the car becomes yours.

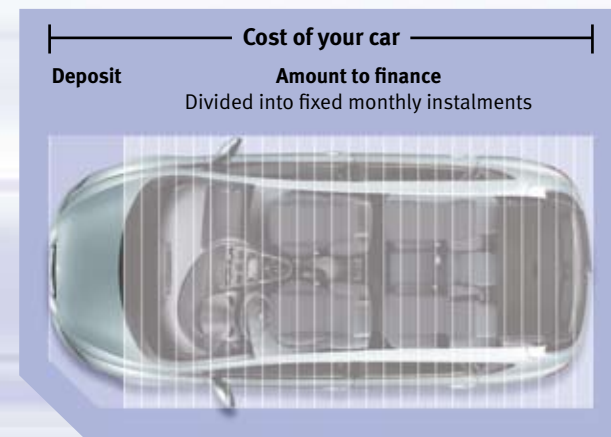
With a deposit that suits you, we'll organise your fixed monthly repayments on an individually tailored plan, spread equally over the finance term you choose. You can relax knowing you're in control as you budget your way to buying your SEAT.

How hire purchase works

- Choose the SEAT and repayment period that's right for you
- Agree a deposit and monthly repayment to suit your budget
- The balance is divided equally over the term and after the final repayment (including the option to purchase fee) you own your SEAT

How you benefit

- Own your SEAT within your budget
- Choose from longer repayment periods – up to five years



Your individual financial offer will depend on the cash price of the SEAT model you choose. Please contact your local SEAT dealer for details.

PAYMENT PROTECTION

One less thing to worry about

Once you have chosen your SEAT and agreed on the finance package, you should also consider what might happen if you were unable to keep up the monthly repayments on your vehicle. Sickness, accident or unemployment can bring enough pressure, without the added worry of how to meet your financial commitments.

The optional Payment protection plans that we offer can help protect you against financial uncertainty. Whichever SEAT you choose to drive – whether it's a new or used vehicle – there are three different Payment protection plans available. You decide which level of cover best suits your needs.

	Life	Accident and sickness	Redundancy/ Critical illness
Comfort Plan Premium	•	•	•
Comfort Plan Plus	•	•	
Comfort Plan	•		

You = the consumer or if you are a non-consumer, anyone you choose to be an insured business user.
 A consumer is a private individual (PAYE worker) who has purchased their vehicle for private use.
 A non-consumer (self-employed individual or entity) who has purchased the vehicle for use in their trade, business or profession.

ASSET PROTECTION

Make the bad times better

The sad fact is that if your car is stolen, catches fire or is written off in an accident, your comprehensive motor insurance payout could fall short of what you need to fund another car. This payment gap could mean you're unable to get back on the road, aggravating an already stressful situation.

Take care of that payment gap with asset protection.

Asset protection shields you from financial loss, providing you with the option of purchasing a replacement car. It covers any difference in value, safeguarding your money and keeping you on the road. The good news is that asset protection insurance is paid out in addition to a comprehensive motor insurance claim settlement, and it's available on new and used cars.

Make up your differences Guaranteed Asset Protection (GAP) and Return to Invoice (RTI) Insurance

There are two kinds of GAP insurance:

1. GAP Insurance – Shortfall GAP Insurance

This covers the difference between what your comprehensive motor insurance company pays out and what you owe on your finance agreement. You will be covered for the full term of your finance agreement.

2. RTI Insurance - Return-to-Invoice and Financial Shortfall Insurance (combined)

We'll give you a claim limit. This should cover the difference between how much your comprehensive motor insurance company pays you and what you paid for your car. You will be covered for up to 3 years from the date you take out the policy and will also receive asset protection for two further years should you require it.

Taking out asset protection is really easy. It just takes a few minutes to complete the application form from your dealer.

One thing though, you must have comprehensive motor insurance for the entire protection period.

If you need to make a claim, it's one phone call to our helpline. Our team of experts will help you through the claims process, including dealing with your motor insurance company on your behalf.

How does asset protection work?

Cash price of vehicle	€15,000
Amount of loan outstanding	€12,000
Insurance pay out	€9,000
	GAP pays €3,000
	RTI pays €6,000

Illustrative example. Terms and conditions apply.