



**NISSAN
FUTURE
VALUE**

FREQUENTLY ASKED QUESTIONS

What is Nissan Future Value?

Under the Nissan Future Value program, we'll tell you at the commencement of your loan how much your vehicle will be worth to Nissan Financial Services when your loan contract ends (**'the Guaranteed Value amount'**). You can select from a range of loan terms and kilometre allowances to create a loan that suits you and we'll then structure your monthly repayments to ensure that the balloon amount payable at the end of the loan term matches the Guaranteed Value amount.

This gives you the comfort of knowing that, at the end of the loan term, in addition to the usual options of trading in your vehicle or retaining ownership and paying out the loan, you have a third option – you can sell your vehicle back to Nissan Financial Services for the Guaranteed Value amount and, provided you've complied with kilometre and vehicle condition requirements, you can walk away with no more to pay.

What vehicles are available on the Nissan Future Value program?

The Nissan Future Value agreement is currently available on selected New Nissan Models.

What loan terms are available under the Nissan Future Value program?

You have the option to select from loan terms of:

- 24 months;
- 36 months; or
- 48 months.

What kilometre allowances are available?

You can select an allowance of:

- 10,000 kms/year;
- 15,000 kms/year;
- 20,000 kms/year; or
- 25,000 kms/year.

What are my obligations in relation to keeping the vehicle in good condition?

If you wish to take up the offer to sell your vehicle to Nissan Financial Services at the end of the loan term, you will need to ensure the vehicle meets the requirements under the Vehicle Condition Guidelines. You will receive a copy of these requirements with your loan contract.

What if the vehicle has been involved in an accident or has a lot of damage?

At the end of the Nissan Future Value agreement, if you wish for Nissan Financial Services to purchase your vehicle, it will be assessed and any damage will be deducted from the Guaranteed Value amount, or you have the option to have the vehicle repaired to meet the Vehicle Condition Guidelines.

What if I exceed my selected kilometre allowance?

If, at the end of the term, you have travelled more than your selected allowance, a per kilometre adjustment will apply, as set out in your loan contract. This will be deducted from the Guaranteed Value amount.

Can I keep the vehicle or trade in my Nissan?

You can keep your vehicle by paying out the loan payout figure at any time. Please contact Nissan Financial Services for a payout figure. By paying out the loan, the Nissan Future Value offer no longer applies.

You can trade the vehicle in at any time, however you must ensure your loan with Nissan Financial Services is paid in full. Again, by trading in the vehicle, the Nissan Future Value offer no longer applies.

If you pay out the loan before the end of your selected loan term, early termination fees will apply.

Can I refinance the loan during the term of the agreement?

In some circumstances, Nissan Financial Services may approve your request to refinance your loan. However, any refinance will mean you no longer have the option to request Nissan Financial Services to purchase the vehicle at the end of the loan term.

What happens if I experience financial hardship during the loan term?

Contact us on **0800 463 790** or email nfscollections@nissan.co.nz to discuss your situation. We may be able to help you to repay your debt by agreeing to vary your contract (for example, changing the amount or timing of your repayments). The sooner you contact us the easier it will be to help you.

If we agree to vary your contract, depending on the variation, you may no longer have the option to request Nissan Financial Services to purchase the vehicle for the Guaranteed Value amount at the end of the loan term.

How does the process work when I am coming to the end of the loan?

Nissan Financial Services will contact you before the end of the agreement to find out what you would like to do next. You have the option to:

- **trade in your vehicle** for an upgrade and use the proceeds to pay out your loan. If the trade-in value is higher than your outstanding loan balance, you can put the difference towards your new vehicle;
- **keep your vehicle** and pay out the balloon as a lump sum or refinance with Nissan Financial Services to pay the balloon amount over an extended term; or
- **take up the Nissan Future Value** offer and sell your vehicle to Nissan Financial Services for the Guaranteed Value amount, as adjusted for excess kilometres or vehicle damage. If, due to adjustments, the Guaranteed Value amount does not cover the final balloon payment, you will need to make arrangements with Nissan Financial Services to pay the outstanding loan balance.

You don't have to make a decision at the time of purchase – simply select the option that suits you when the time comes. Please ensure you keep your contact details up to date so we can contact you at this time.

How can I get more information or apply for a Nissan Future Value loan?

Please see your local Nissan Dealership for more information or to apply for a Nissan Future Value loan agreement.

