

# Audi Financial Services COVID-19 FAQs

## • What happens if I can't make a payment?

If you are unable to meet your car loan repayments, you can apply for assistance via our Financial Assistance Portal (<a href="https://assist.vwfsaustralia.com.au">https://assist.vwfsaustralia.com.au</a>). Supported web browsers include Google Chrome, Firefox and Microsoft Edge.

Alternatively you can call on 1300 734 567. Operating hours are open 9am – 5pm (AEST), Monday – Friday.

My GFV contract is due to mature in the next month, what do I do?
 If you have an existing Guaranteed Future Value (GFV) contract that is due to mature in the next month, and have been impacted by COVID-19, please contact remarketing@vwfs.com.au if you are unable to trade-in or return your vehicle at your dealership.

If you would like to retain your vehicle, or discuss your refinance options for your balloon, please contact our Retention team on <a href="mailto:retention@vwfs.com.au">retention@vwfs.com.au</a>.

## Does a hardship period affect my credit rating?

If you have been approved for hardship assistance by Audi Financial Services, your credit rating will not be affected during this period.

#### How many times can I apply for hardship?

Audi Financial Services will assess each hardship application on a case by case basis, determining a solution best suited to your needs.

#### Can a third party apply for hardship on my behalf?

Yes, a third party can apply for financial assistance on your behalf as long as the application is supported by our Third Party Authority Form. Please complete the <u>Third Party Authority Form</u>. Once completed please follow the instructions on the form on how to submit your application.

#### Is my car loan still charged interest during the period of hardship?

Depending on your loan product, interest may still be applied to your loan. We will be in contact with you to advise what applies to your circumstance once you have submitted your financial assistance request. If we agree to a loan term extension as part of the hardship, the period which your loan is extended by, will also accrue interest.

# • Can I still make loan repayments during the period of hardship?

Yes, even where we agree to a payment pause, you can make repayments into your loan by utilising BPAY (although standard BPAY fees may apply). To understand more about this, get in touch with our Hardship Assistance Team, by calling 1300 734 567.



• Can I apply for an extension to my hardship period?

If your circumstances have not changed by Audi Financial Services can assess an additional hardship period in line with our regulatory commitments. Get in touch with our Hardship Assistance Team for more details, by calling on 1300 734 567.