



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, please complete the [Financial Hardship Application Form](#) so we can assess your individual circumstances and eligibility. Once completed please follow the instructions on the form on how to submit your application.

If you have any questions and would like to get in touch with our Hardship Assistance Team, please email assist@vwfs.com.au. Alternatively you may call us on **1300 734 567**, between 9am – 5pm (AEST), Monday – Friday.

- **My Guaranteed Future Value (GFV) contract is due to mature in the next month, what do I do?**

If you have an existing 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, please contact retention@vwfs.com.au. If you would like to discuss your refinance options for your balloon, please email our Retention Team on retention@vwfs.com.au

- **Does a hardship period affect my credit rating?**

If you have been approved for hardship assistance by the Audi Financial Services Hardship Assistance Team, your credit rating will not be affected during this period. To apply for hardship, please complete the [Financial Hardship Application Form](#) so we can assess your individual circumstances and eligibility.

- **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. To apply for hardship, please complete the [Financial Hardship Application Form](#) so we can assess your individual circumstances and eligibility.

- **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](#). 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 Hardship Application Form](#). 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 contact our Hardship Assistance Team by emailing assist@vwfs.com.au.

- **Can I apply for an extension to my hardship period?**

If your circumstances have not changed, Audi Financial Services can assess an additional hardship period in line with our regulatory commitments. Contact our Hardship Assistance Team for more details by emailing assist@vwfs.com.au.