

# **Negative Equity Privilege** for New, Certified Pre-Owned and Used Vehicles.

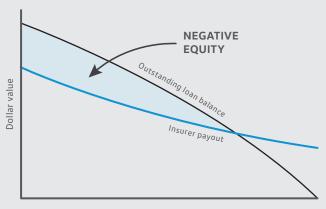


#### The Volkswagen advantage.

- Fully backed by Volkswagen Canada
- Payable in affordable monthly installments
- 60 day money back guarantee

## We can help.

With Negative Equity Privilege, you are eligible for an in-store loyalty discount towards a replacement vehicle in an amount equal to the difference between your insurer payout and the remaining loan balance.



Term of ownership

Contact your local Volkswagen Canada dealer, call our toll-free number at 1-877-334-VWPP, or visit vwprotection.ca to learn more about Volkswagen Protection Plus products.

#### Consider this...

If you experience a **vehicle total loss** and you have **negative equity**<sup>1</sup>, your insurer may only pay the **fair market value** of your vehicle.

HOW WILL YOU PAY OUT YOUR LOAN BALANCE?

#### Did you know?

- Nearly 32% of trade-in vehicles have negative equity<sup>2</sup>
- Vehicle loans can carry negative equity for up to 6 years





# Look. It's easy to understand.



### For example.

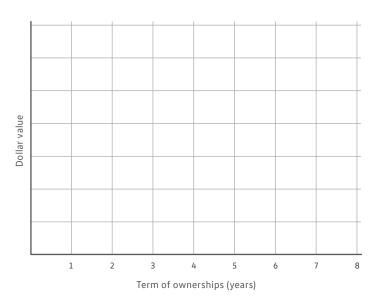
In-store lovalty discount	\$7.000
Insurer payout	\$16,000
Outstanding loan balance	\$23,000

 $\label{thm:problem} \mbox{Vehicle Loss Privilege Program is not available in Quebec.}$ 

Negative Equity Privilege is only available to customers financing their vehicles. Lease or cash customers are not eligible.

The graphs in this brochure are for illustrative purposes only and may not accurately represent values for your circumstance. Variable in-store loyalty discount is capped to 150% of the vehicle's suggested retail selling price.

### Personal assessment.



- 1. When you owe more on your vehicle loan than what the vehicle is worth.
- 2. Source: J.D. Power, 2017.

This is a loyalty membership program that provides eligibility for certain in-store loyalty privileges after a vehicle loss. The contents provided in this brochure are only a summary of certain terms and conditions of the agreement. Please refer to the actual agreement for complete details of privileges and exclusions. The terms and conditions of the agreement shall supersede the contents provided in this brochure. Vehicle Loss Privilege Program may not be available in all Provinces or Territories and specific provisions may vary based upon individual Provincial or Territory requirements. (E&OE).

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