First-Time Buyer Program

Exclusively from Volkswagen Credit









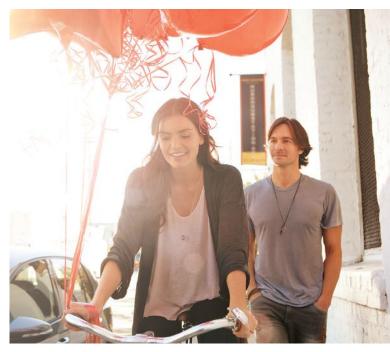














Expect more. We're Volkswagen.

We aren't your average, everyday financial services company. We're Volkswagen Credit.

We've been providing quality financial products and expert customer support to the Volkswagen family for over 30 years. That means we care about what we finance and, more importantly, who we serve. We believe you deserve exclusive offers and convenient account management, because financing your Volkswagen should add to the excitement of driving it. When you choose Volkswagen Credit, you're choosing to raise your expectations.

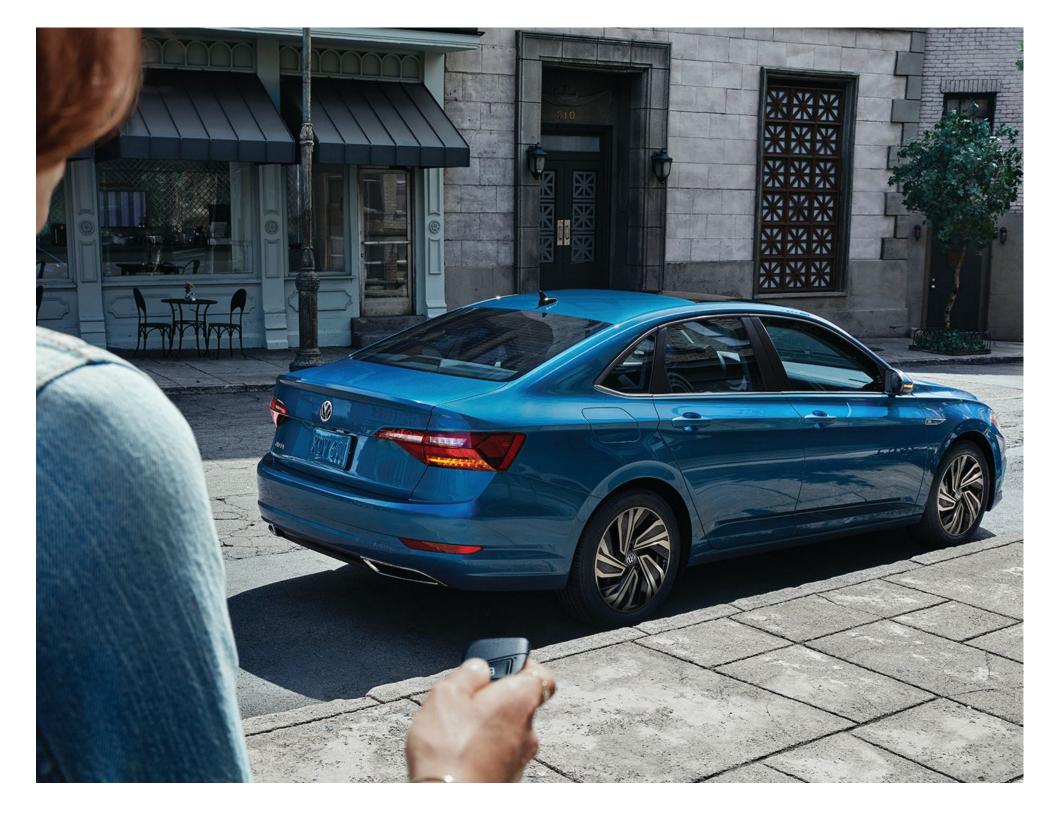
Your journey begins here.

Purchasing a car is an exciting milestone.

Especially when it's a Volkswagen. Experience it for yourself with our First-Time Buyer Program¹—it's designed to help buyers who do not have established automotive credit history.

Eligible vehicles:

- New and Near New untitled Volkswagen vehicles
- Certified Pre-Owned Volkswagen vehicles
- Pre-Owned Volkswagen vehicles



Getting behind the wheel has never been easier—or more exciting.

The First-Time Buyer Program¹ is available to U.S. citizens and permanent residents who are purchasing, not leasing, a vehicle, and who have never had automotive credit. Credit history is not required, but existing credit must be in good standing without previous derogatory credit. Applicants must have a minimum of one year of residence in the dealer's market area, and receive credit approval from Volkswagen Credit.

Visit your nearest Volkswagen Dealership today for more details.



View Offer Details





What to bring to the Dealership:

- Proof of income, with a minimum of one year verifiable full-time employment with your current employer, and an income that is sufficient to cover all financial obligations
- A contact name and phone number within the Payroll or Human Resources Department of your employer
- Documentation to verify your address and phone number
- □ A copy of your United States Social Security card
- Two complete personal references (including address and phone number) who reside in the U.S. and who Volkswagen Credit can contact directly; one must be from a relative

Take pride in ownership.

Purchase your vehicle and make payments for it over a selected term. At the end of that term, the vehicle is yours.

Benefits:

- Building of equity through ownership of the vehicle
- No end-of-lease obligations, such as excess wear and use
- No vehicle customization limits or mileage restrictions
- Competitive rates and flexible terms available from Volkswagen Credit





Coverage for the road ahead.

MyVWInsurance is designed for Volkswagen Drivers—and built for savings.² If you choose to insure your Volkswagen through Liberty Mutual Insurance, you could receive a discount² on quality coverage tailored to you and your Volkswagen.

Other valuable benefits and options may include:

- Multi-policy and multi-car discounts³
- Genuine VW replacement parts⁴
- Towing to your nearest Volkswagen Dealership⁵
- New car replacement⁶
- Accident forgiveness⁷
- 24-Hour Claims Assistance, available anytime on the phone, online, or via your mobile device



Get a free MyVWInsurance quote by calling (888) 761-5644 or visiting MyVWInsurance.com





1 Purchase financing only, not available for lease. Offer available to U.S. citizens and permanent residents with no past automotive financing who have resided for a minimum of one year within the market area of a participating dealer. Not eligible for financing terms in excess of 60 months.

2 Discounts and savings available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Exclusive savings not available to Massachusetts residents.

3 Multi-Policy Discount: Discounts and savings available where state laws and regulations allow. Restrictions apply. Multi-Car Discount: Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

4 Repairs will be made with genuine Volkswagen parts, Volkswagen-approved parts, or like kind and quality parts.

5 With the purchase of optional Towing & Labor coverage. Applies to mechanical breakdowns and disablements. Does not apply to accidents where collision or comprehensive coverage applies.

6 Applies to a covered total loss. Your car must be less than one year old, have fewer than 15,000 miles and have had no previous owner. Does not apply to leased vehicles or motorcycles. Subject to applicable deductible. Not available in NC or WY.

7 For qualifying customers only. Accident Forgiveness is subject to terms and conditions of Liberty Mutual's underwriting guidelines. Not available in CA, and may vary by state.

MyVWInsurance is offered through Hamlin Services LLC, a wholly-owned subsidiary of VW Credit, Inc. (VCI), 2200 Ferdinand Porsche Drive, Herndon, VA 20171 (CA license number 0G33209, GA license number 122337, MN license number 40081915), which is not affiliated with Liberty Mutual Insurance Company and its affiliates. VCI may be compensated for services provided in connection with your policy. Policies are underwritten and provided by Liberty Mutual Insurance Company and its affiliates, principal office at 175 Berkeley Street, Boston, MA 02116. "VW" and the Volkswagen logo are registered trademarks of Volkswagen AG.

©2019 Liberty Mutual Insurance Company

vwcredit.com

A word about this brochure. VW Credit, Inc. (dba Volkswagen Credit) is a servicer for VW Credit Leasing, Ltd. and VCI Loan Services, LLC. Volkswagen Credit believes the information in this brochure to be correct at the time of printing. "VW," "Volkswagen," and the Volkswagen logo are registered trademarks of Volkswagen AG. ©2019 VW Credit, Inc. All rights reserved.