

FAQ

What is Mazda Assured?

Mazda Assured is our Guaranteed Future Value (GFV) product, offering customers reassurance and benefits, such as lower weekly repayments compared to a standard personal car loan with no balloon, over the same term.

What's a Guaranteed Future Value?

It is the minimum value of your Mazda at the end of your loan term (subject to fair wear and tear conditions and agreed kilometres being met), as determined by Mazda Finance. So, if you decide to return your car at the end of the loan term, you can feel confident in knowing how much your Mazda will be worth to us.

How do you calculate the Guaranteed Future Value?

We calculate the GFV based on sales results of similar vehicles, as well as economic factors. The GFV can vary based on your loan term and agreed kilometres.

What are my end of loan term options?

With Mazda Assured, you have the choice of trading, keeping or returning your Mazda at the end of your loan term. If you choose to trade your Mazda, you can discuss new vehicle options with your Dealer. If you want to keep your Mazda, you can pay the final payment (equal to the GFV) or subject to approval, you can refinance the final payment. If you choose to return your Mazda, you can take advantage of the GFV, as Mazda Finance will put the GFV against your final payment. You will then have nothing more to pay (subject to fair wear and tear conditions and agreed kilometres being met).

What happens if I have damage to my car?

Near to the end of your loan, we can provide a complimentary assessment of the damage to your car and advise any extra costs outside the Fair Wear & Tear Guide. You can choose to have the vehicle repaired by someone else, otherwise we can organise the repairs and deduct the costs from your GFV. This Adjusted GFV is what we will offer you if you return your Mazda.

At the end of the day am I actually paying more?

Mazda Assured offers lower weekly repayments than a standard loan over the same term. Since your final payment is equal to the GFV, the total interest that you will pay over the loan term is higher than that of a similar loan amount and term without a final balloon payment. We recommend that you seek independent financial advice to determine whether this product is suitable for you.

Do I own the car or is this a lease?

Mazda Assured is not a lease, it is a loan. Mazda Finance holds a security interest over your car until it is paid off, but you own the car.

What is a Mazda Tailored Rate?

Instead of taking a one-size-fits-all approach, we use our sophisticated software to calculate an interest rate based on your credit score and many other relevant factors determined by us, such as; marital status, property ownership, type of vehicle loan, and much more. This means you can be confident that you are getting a fair and transparent interest rate.

Can I sell my car privately?

Yes. You can payout your car loan at any time. The GFV would not be applicable if you choose to sell your car privately.

If you have any more questions, head over to [MazdaAssured.com.au](https://www.mazdaassured.com.au) or talk to your Mazda Finance Business Manager at your local Mazda Dealership.

*The Guaranteed Future Value (GFV) is the minimum value of your Mazda at the end of your finance contract, as determined by Mazda Finance. If you decide to return your car to Mazda at the end of your term, Mazda Finance will pay you the agreed GFV, which will be put against your final payment subject to fair wear and tear conditions and agreed kilometres being met. The information provided is general in nature. You should seek your own financial advice to determine whether Mazda Assured is appropriate for your individual circumstances. Terms, conditions, fees and charges apply. Mazda Assured GFV products are available to approved customers of Mazda Finance, a division of Australian Alliance Automotive Finance Pty Limited ABN 63 002 407 703, Australian Credit Licence 513747.

^Lower monthly repayments compared to a similar term with no Guaranteed Future Value (GFV) or equivalent balloon final payment. Total interest charges will be higher if a GFV or balloon final payment is selected.