

## Terms of Business

### 1. Introduction

Welcome to Volkswagen Financial Services Ireland Limited (VWFSIL). We are a regulated financial services provider, committed to delivering high-quality services in compliance with all of the relevant codes and guidance published by the Central Bank of Ireland, including their Consumer Protection Code 2025. These Terms of Business outline the basis on which we provide our services to you.

Details on our authorisations by the Central Bank of Ireland and details of the Consumer Protection Code 2025 can be found on the Central Bank of Ireland's website [www.centralbank.ie](http://www.centralbank.ie).

Please take time to read this information if you care to do so, and if you have any questions, please call us on 01-211 8391.

### 2. Regulatory Information

Volkswagen Financial Services Ireland Limited, trading as:

- Audi Financial Services,
- Cupra Financial Services,
- SEAT Financial Services,
- Skoda Financial Services, and
- Volkswagen Financial Services

is regulated by the Central Bank of Ireland and authorised as a Retail Credit Firm and an Insurance Intermediary under the Central Bank Acts, 1971 to 1997 and European Union (Insurance Distribution) Regulations 2018 respectively. Our Central Bank authorisation number is C172575.

Company Registration Number: 602602

Registered Address: Block C, Liffey Valley Office Campus, Dublin 22, D22CF60

Website address: [www.vwfs.ie](http://www.vwfs.ie)

Phone number: 01-211 8391 from 9.00am – 5.30pm Monday to Friday

Volkswagen Financial Services Ireland Limited is a wholly owned subsidiary of Volkswagen Financial Services AG, incorporated and registered in Germany.

Volkswagen Financial Services Ireland Ltd  
Registered Address: Block C,  
Liffey Valley Office Campus, Dublin 22,  
Ireland (D22 CF60)  
Phone: +353 (0) 1 211 8391

Vat Number: 3473131LH  
Registered Number: 602602  
Private company limited by shares  
Company Directors:  
Thomas Rennebaum (German)  
Tony McPoland  
Sinead Curry  
Marcus Graefe (German)  
Carl zu Dohna (German)  
Caragh Madden

Account: Volkswagen Financial  
Services Ireland LTD  
Bank Address: Bank of Ireland  
2 College Green, Dublin 2  
BIC: BOFIE2D  
IBAN: IE47 BOFI90001736329342

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### 3. Services Provided

VWFSIL offers a range of car finance products and services to personal and business consumers:

Hire Purchase (HP) agreements for new and used vehicles,  
Personal Contract Plan (PCP) for new and used vehicles,  
Personal Lease (Consumer Hire) for new vehicles and  
Operating Lease for businesses.

Detailed terms and conditions for each of these products will be provided to you once you request a formal quote or want to apply for finance with us and they can also be downloaded from our website [www.vwfs.ie](http://www.vwfs.ie).

We operate a consumer and business website and also provide customers with the option of accessing their information and requesting a range of services through our customer portal.

Our services are designed to meet your needs and are provided in accordance with the Consumer Protection Code 2025. Further details are available on our website.

### 4. How we distribute our products

VWFSIL distributes car finance products primarily through the Volkswagen Group Ireland authorised dealer network. Dealers are appointed as Credit Intermediaries under section 144 of the Consumer Credit Act 1995.

VWFSIL's appointed credit intermediaries are paid a commission for the provision of our products and services to consumers. Commissions are based on percentage of the advance amount in your finance contract. The amount of commission to be paid to the credit intermediary may vary depending on the product or service provided. To ensure that our customers can make informed decisions regarding finance contracts, we include the details of and commission payment due to a credit intermediary on any quote you receive and on your finance contract. For further details please see our website or contact 01-211 8391.

Consumers can also express their interest in applying for finance through our website on [www.vwfs.ie](http://www.vwfs.ie).

Business Managers within dealerships have the necessary competence and relevant qualifications to provide you with all the necessary information and advice you will need in considering what product will meet your needs and objectives.

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VWFSIL also operates as an insurance intermediary, providing insurance intermediation services to businesses. Our services are provided on a limited analysis of the market, meaning that we only act as an intermediary of a single provider, Volkswagen Verischerung AG, offering an extended warranty product.

## 5. After Sales Support

In compliance with the Central Bank of Ireland's Fitness & Probity Requirements and Minimum Competency Code, after sales support and administration of your finance agreement is provided by staff who meet the required standards of (1) competency and capability (2) honesty, ethics and integrity and (3) financial soundness.

Details of these regulatory requirements can be found on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie).

## 6. Fees and Charges

All fees and charges associated with our services will be clearly disclosed to you within our Terms and Conditions booklet. You can also find details on our website at <https://www.vwfs.ie/feesandcharges.html>. We aim to provide transparent and understandable information regarding the cost to you for any of our products or services.

Where you incur penalty charges, we will let you know how you can avoid them in the future.

## 7. Conflicts of Interest

We will be fair, honest, transparent and professional in our dealings with you. We have policies in place to manage conflicts of interest. However, if a conflict arises that we cannot reasonably avoid, we will inform you in writing and take steps to ensure fair treatment. You can then advise us if you wish to continue to do business with us.

## 8. Complaints Procedure

We are committed to providing a high standard of service to you; however, if you have cause for complaint we will deal with it efficiently, fairly and professionally. Your complaint will be logged and fully investigated so that we can establish the root cause and why it happened. We will explain to you what happened and why and apologise where we have made a mistake.

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You can make a complaint by:

- Phoning us on 01- 211 8391 to our customer service department,
- Emailing us at [query@vwfs.com](mailto:query@vwfs.com),
- Logging it through our customer portal if you are a registered user, or
- Writing to us at Block C, Liffey Valley Office Campus, Dublin 22, D22 CF60

The steps that we take when you make a complaint are that:

- Your complaint will be logged on our complaints register,
- It will be assigned to our customer experience team,
- A customer experience official will contact you and discuss the matter with you and ensure we have all the necessary information to handle your complaint effectively,
- He/she will manage your complaint in compliance with our Complaints procedure and the Consumer Protection Code 2025,
- Your complaint will be investigated, the customer experience official will keep you updated on the status of your complaint,
- We will explain what happened and offer you a resolution,
- We hope that this resolution will close the complaint to your satisfaction.

If we are unable to resolve the complaint to your satisfaction, you can refer it to the Financial Services and Pensions Ombudsman (FSPO) who is an independent statutory body whose services are available free of charge to consumers if you have unresolved complaints with a financial services provider.

You can contact them at:

Office of the Financial Services and Pensions Ombudsman,  
Lincoln House,  
Lincoln Place,  
Dublin 2,  
D02 VH29.

Phone: 01-567 7000

Email: [info@fspo.ie](mailto:info@fspo.ie)

You can find further details on our complaints policy on our website  
<https://www.vwfs.ie/complaints.html>.

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## 9. Data Protection

In providing car finance products and services to you, your personal data will be processed in accordance with applicable data protection laws. This involves asking you for specific personal data, processing it and storing it for a period of time. We will ensure that your data is secure and used only for the purposes for which it was collected.

An explanation of how your personal data is used in the provision of services and your rights under law are provided in our privacy policy which you will receive a copy of. It is also available on our website at [https://www.vwfs.ie/privacy\\_policy.html](https://www.vwfs.ie/privacy_policy.html).

It is important that you provide us with up to date and accurate information so that we can effectively meet our regulatory obligations and provide you with the most suitable product based on your personal circumstances, needs and objectives. Please inform us if your personal data needs to be updated.

If you wish to avail of these rights or ask any questions on the processing of your personal data, please contact our data protection officer by emailing [DPO@vwfs.com](mailto:DPO@vwfs.com).

## 10. Other important Information

**Missed Repayments:** It is important that you contact us if you miss any of your repayments so that we can work with you, in so far as we can, to get back on track. In any event we will contact you to discuss any missed payments and to determine if you require support due to your circumstances.

This is important because if you do not meet the repayments of your credit agreement, your account will go into arrears. This may affect your credit report on the Central Credit Register, which may limit your ability to access credit in the future. Further information is also available on our website at <https://www.vwfs.ie/missedpayment.html>.

**Vehicle Ownership:** If you chose to apply for a personal lease, or as a business an operating lease, you will not have any right of ownership towards the vehicle you are leasing.

If you apply for a hire purchase, ownership of the vehicle remains with Volkswagen Financial Services Ireland Limited until the final payment is made on your Hire Purchase Agreement. If you have a PCP ownership of the vehicle remains with Volkswagen Financial Services Ireland Limited. If you choose to make the final balloon payment, ownership of the vehicle will pass to you.

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## 11. Amendments

We may amend these Terms of Business from time to time. Any material changes will be communicated to you in advance. An up-to-date copy will always be available on our website.

## 12. Governing Law

These Terms of Business are governed by the laws of Ireland. Any disputes will be subject to the jurisdiction of the Irish courts.

## 13. Any Questions?

We are giving you a copy of these terms of business under the Consumer Protection Code 2025 issued by the Central Bank of Ireland. If you have any questions about these terms, please call us on 01-2118391 or email us on [query@vwfs.com](mailto:query@vwfs.com).

These terms of business are effective from the 24/03/2026.

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