

THE POWER TO SURPRISE WITH KIA KONFIDENCE



Konfidence



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At the end of the term, you can choose to retain the car, by paying the Guaranteed Future Value, replace it or return it (subject the T&Cs and excess charges). Kia Finance is provided by Heartland Bank Limited. Heartland Bank's lending criteria, fees and charges apply.

Kia **Kon**fidence

provided by Kia Finance.

Kia Konfidence guarantees the minimum future value of your new vehicle before you put the key in the ignition and drive off the lot. Kia Konfidence only protects the minimum future market value of your vehicle if you comply with the terms of the agreement. Once you reach the end of your agreement you can retain your car, replace it or return it – it's up to you.

Retain it.

If you want to keep your Kia, all you need to do is make the final payment, which reflects the agreed minimum value of the vehicle at that date. A benefit in choosing this option is it enables you to plan for it financially as the agreed minimum value has been negotiated up front. If you wish, you may be able to refinance this amount with Kia Finance.

Replace it.

By choosing to trade in your Kia you'll be able to use the trade-in value towards the final payment, keeping any excess or paying any shortfall.

Return it.

Provided you comply with the terms of the agreement, you can return your Kia with minimal fuss. To return it at the end of the agreement, you'll need to pay a \$350 disposal fee and any excess charges (including excess wear and tear) instead of the final repayment.

Questions and answers

What finance terms can I choose under the Kia Konfidence agreement?

You can select a finance period of either 24, 36 or 48 months depending on which term suits you best.

Can I trade in my Kia before my term is up?

Yes, provided you pay all that's owed under the agreement. However – due to the structure of the Kia Konfidence programme – if you trade in your Kia early, the settlement amount may be greater than the trade in value. That's why it's important to choose a term that best suits your driving and ownership cycle.

What happens if I choose to return my Kia at the end of my Kia Konfidence agreement?

Under the Kia Konfidence programme you are able to return your vehicle at the end of the agreement, provided you comply with the terms of the agreement. Simply provide us with the required 30 days written notice, return the vehicle and settle the \$350 disposal fee, plus any excess charges (if applicable).

Is fair wear and tear covered in my agreement?

Fair wear and tear is included in your agreement. Your local Kia dealer will inspect the car's condition for excess fair wear and tear when you return it. The Kia Konfidence Good Condition Guide explains what fair wear and tear is and highlights what you need to be aware of before the inspection at the end of your Kia Konfidence agreement.

