



A FINANCE PLAN THAT GIVES YOU THE CHANCE TO ENJOY THE NEW CAR EXPERIENCE EVERY 2 OR 3 YEARS

JUST SOME OF THE BENEFITS...

- › You know exactly where you are financially, with fixed monthly payments that are typically lower than other finance agreements.
- › You can enjoy a new car motoring experience more often, and avoid potentially costly service and repair bills that you may encounter with an older car.
- › There's no risk of negative equity over the full term of the agreement because we guarantee the future value of your car, so you know from the start the minimum value* you can expect for your car after your agreement has ended.

*The minimum value is based on the vehicle being kept in reasonable condition and within the selected mileage band, as per the condition of the agreement.

Citroën Insurance is underwritten by UK Insurance Limited. Citroën Financial Services V Plus Insurance is underwritten by St Andrew's Life Assurance Plc and St Andrew's Insurance Plc. Citroën Gap & Vehicle Replacement Insurance is underwritten by St Andrew's Insurance Plc. UK Insurance Limited, St Andrew's Life Assurance Plc and St Andrew's Insurance Plc are authorised and regulated by the Financial Services Authority. Citroën Insurance and Citroën Financial Services are trading styles of Banque PSA Finance UK which is Authorised by the "Organisme Pour le Registre des Intermédiaires en Assurance" (ORIAS) in France under number 07 008 501 and regulated by the French Regulatory Authority, the "Autorité de Contrôle des Assurances et des Mutuelles" (ACAM) and subject to limited regulation by the Financial Services Authority in respect of some aspects of the conduct of UK Insurance Mediation Business. Details on the extent of our regulation by the Financial Services Authority are available from Banque PSA Finance UK on request.

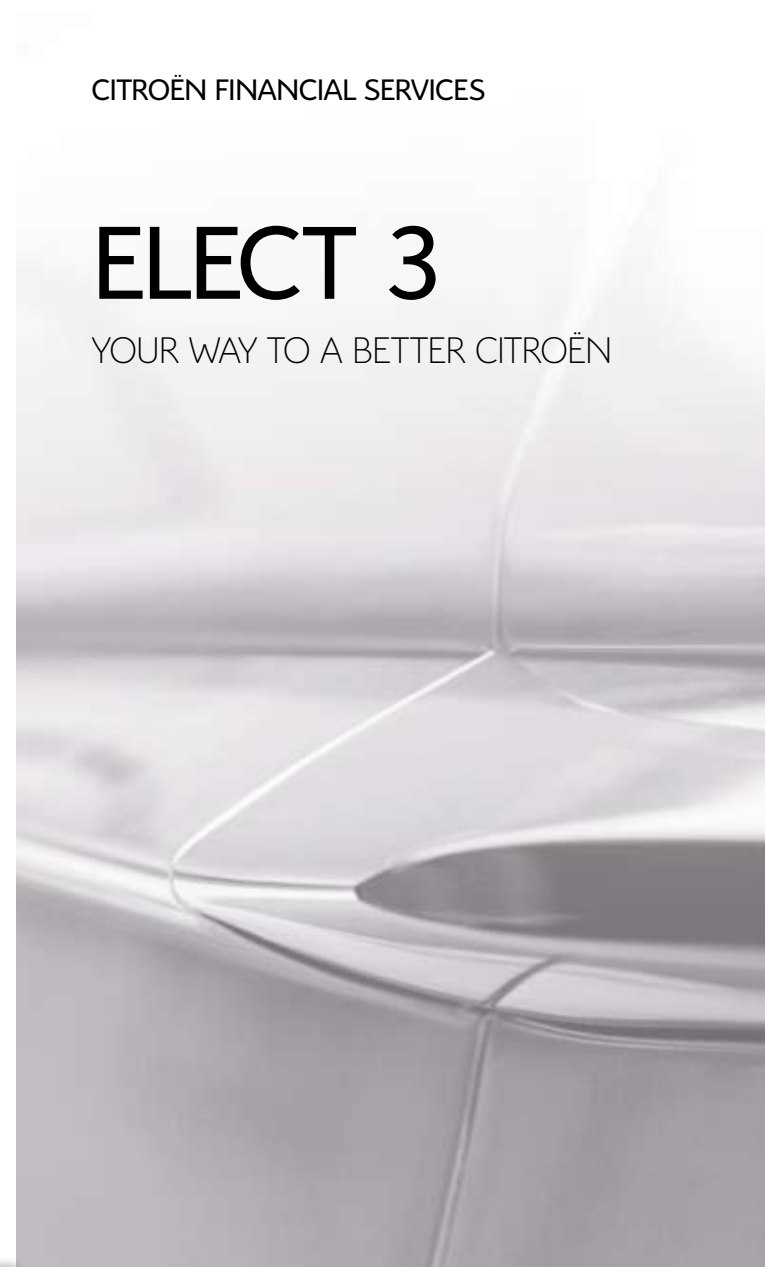
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August 2009

CITROËN FINANCIAL SERVICES

ELECT 3

YOUR WAY TO A BETTER CITROËN



CITROËN

CRÉATIVE TECHNOLOGIE



CITROËN

> WHY ELECT 3?

THINK ABOUT THOSE PASSING GLANCES FROM YOUR NEIGHBOUR WHO'S CHECKING OUT YOUR NEW REGISTRATION PLATE, THE VERY DISTINCTIVE SMELL OF YOUR NEW CAR INTERIOR, TUNING YOUR RADIO TO YOUR FAVOURITE CHANNEL, ADJUSTING YOUR SEAT AND MIRRORS SO THEY ARE JUST RIGHT FOR YOU. ELECT 3 IS A FINANCE PLAN DESIGNED TO GIVE YOU THIS NEW CAR MOTORING EXPERIENCE AS OFTEN AS POSSIBLE.

Monthly payments can be structured to suit your budget and they tend to be lower as you only pay part of the vehicle price over the term of your agreement. You have three great options at the end of the agreement, one of which would lead to eventual ownership if you wanted.

> WHAT ARE THE OPTIONS AT THE END OF MY AGREEMENT?

With Elect 3 you can relax in the knowledge that you have three simple options to choose from, designed to give you as much choice as possible:

1. You can part exchange your car for a new one, and enjoy that new car motoring experience all over again!
2. Simply pay the guaranteed future value and own the car out right, subject to paying the option to purchase fee.
3. You can return the car to Citroën, with nothing further to pay, subject to mileage and vehicle condition.

> SHOULDN'T I OWN MY VEHICLE?

Depreciation is the biggest single cost of new car ownership. With Elect 3 you can enjoy the new car motoring experience and not worry about your car's depreciation as we'll guarantee its future value. At the end of your agreement simply hand the car back or part exchange for a new one. If you did find you wanted to own your car at the end of the agreement you can, just pay the GFV and an option to purchase fee.



DEPOSIT

DIFFERENCE

GUARANTEED
FUTURE VALUE

> HOW DOES IT WORK?

With Elect 3, we deduct from the vehicle price, the minimum amount the vehicle will be worth at the end of your agreement (GUARANTEED FUTURE VALUE or GFV) based upon your chosen mileage band (from 6,000 to 30,000 per annum) and your DEPOSIT (between 0% and 40% of the vehicle price). You then pay the DIFFERENCE with fixed monthly payments over a term of 25, 31 or 37 months based on the remaining balance, plus interest charges.

> WHAT IS THE GFV?

It is a 'Guaranteed Future Value' which is the minimum amount we think your car will be worth at the end of your agreement, assuming your vehicle is kept in a reasonable condition and within the agreed mileage limit, as per the terms and conditions of your agreement.

> ARE THERE ANY AGREEMENT CONDITIONS?

Yes. Don't be caught out. If you choose to hand the car back or part-exchange the vehicle, it is vital to be accurate with your estimated usage, because you'll face additional charges if you have exceeded the agreed mileage at the end of your agreement. Similarly if you fail to look after the vehicle properly – condition should be reasonable for its age and mileage – you could incur extra charges.

> ALSO AVAILABLE WITH THIS PRODUCT

CITROËN FINANCIAL SERVICES PAYMENT PROTECTION

Three levels of protection are available that covers your vehicle payments. Cover options include life & critical illness, disability and unemployment.

Will buying Citroën Credit Protection have any effect on my application for credit?

No. All levels of credit protection are always optional and will have no effect on your credit application. The premium will be collected monthly along with your finance repayment. No interest will be charged on the credit protection premium. Some terms, exclusions and conditions apply.

CITROËN FINANCIAL SERVICES SHORTFALL INSURANCE

Insures your vehicle against costly gaps in settlements in the event your vehicle is written off.

CITROËN INSURANCE MOTOR INSURANCE

Simply put, Citroën Insurance does more to give you more. Real benefits, quality support and the usual high standards you can expect from a big name brand.

PICK UP YOUR NEW CAR WITHOUT ANY HASSLE, WITH OUR FREE 7 DAY INSTANT COVER INSURANCE. ASK FOR MORE DETAILS.