

More flexibility for small businesses

SME Operating Lease



Why should I choose an SME Operating Lease?

With an SME (Small to Medium Enterprise) Operating Lease, you can access the same leasing benefits as larger companies without requiring a minimum fleet size.

With a solution tailored to your business, you can drive your business forward and enjoy the latest models from the most extensive range of vehicles in Australia.

No deposit required

Minimising your upfront costs so you can invest your cash back into your core business activities.

No balloon payment or resale risk

Residual risk carried by Volkswagen Financial Services.

All-in-one payment

Finance, registration & CTP, servicing, 4 tyres, accident management and roadside assistance all bundled into one simple, regular payment.

Get the latest models

Choose a lease term that suits you best, from 12 to 60 months, with the option to upgrade at the end.

No minimum fleet size

Choose one vehicle or many.










Includes all Volkswagen models

Whether you need an EV, SUV, UTE, or commercial van, we have the perfect fit for you.

What's included?

- Full servicing & maintenance
- Four replacement tyres
- Option to add fuel cards/charging benefits with monthly invoicing
- Registration & CTP renewals
- 24/7 roadside assistance
- Accident management

Operating Lease vs. SME Operating Lease: Which is Right for Your Business?

Included in monthly payment	Standard Operating Lease	SME Operating Lease
On road costs included in NAF		
Registration & CTP renewal (terms 24 to 60 months)		
Full Maintenance		
4 replacement tyres		
Fuel card Ampol/WEX (fuel costs re-charged monthly)		
Roadside Assistance		
Accident Management		

FAQs

Who will be the owner of the vehicle?

Volkswagen Financial Services will own the vehicle.

What name will the vehicle be registered in?

The vehicle will be registered in the customer's name.

Who pays on road costs, registration & CTP?

On-road costs including first year's registration and CTP will be included in the net amount financed.

Who is responsible for comprehensive insurance?

The customer is responsible for arranging comprehensive insurance.

Who is responsible for registration & CTP renewals?

Volkswagen Financial Services will pay for registration & CTP renewals (for terms 24 to 60 months).

What services are included in the monthly payment?

Full maintenance (based on selected kilometers for the term), 4 replacement tyres, Roadside Assistance and Accident Management. Ampol/WEX fuel card with fuel costs re-charged on the monthly invoice.

What services are not included?

Tolls.

To talk to your local dealer about our SME Operating Lease go to

<https://www.volkswagen.com.au/app/locals/find-dealer>