

# Porsche Financial Services Canada



**The cars defy logic.  
The financing doesn't.**



## **A portfolio of Porsche Financial Services Canada exclusive lease and finance options**

You've imagined pushing yourself through a desolate stretch of highway, or meandering through a windy coastal road in your Porsche. What you need to remember, is just how easily Porsche Financial Services Canada can turn that imagination into a reality for qualified buyers and lessees.

Bringing the Porsche of your dreams into your garage can be as simple as the decision to get one. Whether it be a new or pre-owned, leased or purchased, our meticulously crafted programs perform to the highest of standards. Just like the cars themselves.

No matter if this is your first Porsche vehicle or another prize in your collection, Porsche Financial Services Canada is here to help you make the financing experience a seamless one. We offer flexible lease and financing options that vary in both length and payment structure.

We want to quickly get you on the road, and behind the wheel of your new Porsche, where you both belong.

## Porsche Preferred Leasing

### Porsche Preferred Leasing

With reasonable monthly payments and flexible terms, the Porsche Preferred Lease is an intelligent alternative to a cash purchase or traditional financing. In addition, the minimal initial cash requirement coupled with strong lease-end residual values makes leasing a new or pre-owned (up to five model-years old) Porsche a sound option for many.

### Minimal Cash Outlay

One of the benefits of the Porsche Preferred Lease is the modest initial cash required to get you in the driver's seat of your new or pre-owned Porsche. This is because a security deposit isn't required with Porsche Financial Services Canada. Additionally, if your vehicle is deemed a total loss, if through an accident or theft, Porsche Financial Services Canada will waive the balance between your insurance company's insurance loss payment and the balance due on your lease.\* This leaves you free to focus on getting your next Porsche rather than paying for a vehicle you can no longer use. For complete details, please speak to your authorized Porsche Centre.

\*You would still be responsible for your insurance deductible, any past due payment and any other fees that have been billed to your Porsche Financial Services account.

### Modest Monthly Payments

With a Porsche Preferred Lease your monthly payments may be lower than conventional finance payments because lease payments are calculated on the difference between the initial value of the vehicle and its future value.

Your payments can be reduced further with a variety of lease terms and kilometre options customized to your needs. Ask your Porsche Centre for more comprehensive details.

### Enjoy the Privileges of Leasing with Porsche Financial Services Canada

Smart and Simple reasons to lease your Porsche.
• No security deposit
• Flexible terms to fit your driving habits
• Potential tax benefits (consult your tax professional)
• Attractive insurance deductible requirements
• Cash preservation
• Constant warranty coverage**
• No downside risk on resale value at lease maturity

\*\*If the lease term coincides with the length of the manufacturer's coverage.





## Porsche Preferred Leasing, continued

### End of Term Options

As your lease draws to a close, several easy and straightforward lease-end options are available to you.

- **Purchase:** You may purchase the vehicle at the predetermined amount listed in your lease agreement and retain any equity potential that may exist.
- **Refinance or Re-lease:** You may keep the vehicle and with approved credit, finance the agreed-upon predetermined value with Porsche Financial Services Canada or re-lease your vehicle for an additional term.
- **Extend:** You may be able to extend your current lease. If ordering a new Porsche, prolonging the lease on your current Porsche until delivery of your next Porsche can make sense. Simply notify us of your intention, and we'll work with you to coordinate everything.
- **Return:** You may return the vehicle – within allowable kilometres and normal wear and usage requirements – and close your account with no further obligation.

Contact your Porsche Centre for more details on the end of term option best suited for you.

### Attractive Insurance Deductible Requirements

The Porsche Preferred Lease enables standard insurance deductibles of \$2,500 – much higher than the deductible commonly offered with other lease programs. A higher deductible typically enables you to reduce your insurance premiums. For more on this and other insurance benefits, contact your insurance professional.

### Possible Tax Benefits

If you use your Porsche vehicle for business purposes, leasing may provide significant tax benefits. Consult your tax professional for more details.



## Single Pay Lease

The Single Pay Lease is among the more convenient alternatives from Porsche when compared to an outright cash purchase. While simultaneously retaining the benefits of a conventional lease, the Single Pay Lease option allows for you to make one lump sum payment for your lease, which is typically less than the sum of the payments you would make over the course of a conventional lease.

### Cash Payment Similarities

By opting to lease your new or Porsche Approved Certified Pre-Owned Porsche with Porsche's Single Pay Lease program, you experience the same convenience as if you were to pay cash. Since your payments would be paid up front (just as if paying in cash), you would bypass the cycle of lease payments, cheque writing and the additional paperwork that accompanies the conventional lease experience.

### No Depreciation Risks

With a Porsche Single Pay Lease, you're not susceptible to unexpected depreciation that could occur by paying cash or financing. Because of the pre-set residual value established in the lease agreement, you pay for only the value of the Porsche you use, just like you would with a conventional lease. At the end of your lease term, you can capitalize on several simple and straight-forward lease-end options based on the established residual value of your Porsche.

### Reduced Overall Capital Outlay

When choosing the Porsche Single Pay Lease, only a portion of the sales price is paid at the time of vehicle delivery, which means less immediate out-of-pocket expense compared to an outright cash purchase. By eliminating the large capital outlay of an outright vehicle purchase, you can enjoy a better cash position due to greater liquidity. Cash that otherwise would have been utilized for the outright purchase

of your Porsche vehicle can now be invested into financial instruments or held for other capital preservation purposes.

Contact your Porsche Centre for specifics on the Single Pay Lease and your financial professional for information regarding these potential benefits.

### Benefits of a Single Pay Lease with Porsche Financial Services Canada

An alternative to an outright cash purchase
• Capital savings that allow you to invest or save the money that would otherwise be spent on the entire cost of the car
• One-time only payment that would typically amount to less than the sum of conventional lease payments
• No monthly payments to make, which means no additional paperwork or cheque writing
• Flexible terms to fit your driving habits
• Potential tax benefits (consult your tax professional)
• Constant warranty coverage*

\*If the lease term coincides with the length of the manufacturer's coverage.





## Porsche Conditional Sale Financing

The extensive catalog of features offered by Porsche Financial Services Canada provides an array of finance terms that can help you spread the cost of your vehicle over the course of time most appropriate for your needs – up to 84 months in selected cases.

Porsche Conditional Sale Financing is also available on pre-owned Porsche models up to 10 model-years old. Porsche “Classics” Conditional Sale Financing is available for Porsche automobiles over 10 model-years old. See your Porsche Centre for details.

### **Minimal Cash Outlay**

Often no initial cash payment is required up front, and many initial costs can be included in your conditional sale financing contract.

### **Attractive Insurance Deductible Requirements**

Porsche Conditional Sale Financing enables standard insurance deductibles of \$2,500 – much higher than the deductible commonly offered with other finance programs. A higher deductible typically enables you to reduce your insurance premiums. For more on this and other insurance benefits, contact your insurance professional.



## **Porsche Direct Pay Program**

The Porsche Financial Services Canada Direct Pay Program gives you the opportunity to go paperless for the leasing or conditional sale financing payments of your Porsche vehicle.

By forgoing the routine of writing cheques and mailing payments, your ownership experience will mean less paper and more pedal.

Ask your Porsche Centre for details on how to make the Porsche Financial Services Canada Direct Pay Program work for you.

## **Driven By Excellence**

With Porsche Financial Services Canada, the car is just the beginning. The passion, pride and detail that go into every Porsche vehicle are just as prominent in all of our programs.

Accomplish everything you need in a single visit to your local Porsche Centre, and we will take care of the rest.





**PORSCHE**

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