



## SPECIAL PROGRAMS

### EXPATRIATE PROGRAM

We welcome business professionals from countries outside the United States to finance or lease a Volvo during their stay in the U.S. Contract length is limited to their length of stay as governed by the applicant's Visa and employment contract. Subject to credit approval with Volvo Car Financial Services.

### COLLEGE GRADUATE PROGRAM

You've worked hard to earn your degree. Now the Volvo Graduate Program can make it easy for you to drive a Volvo. With flexible and competitive financing options available for graduates, Volvo Car Financial Services can help you to step into the luxury of driving a Volvo with a only a 5% down payment upon credit approval.

### VOLVO MOBILITY PROGRAM

The goal of the Volvo Mobility Program is to assist persons with physical disabilities or hearing impairment. For those with exceptional transportation needs, this can be facilitated within the extraordinary comfort and safety of a specially adapted Volvo. For additional information on this program, please contact **Mobility by Volvo Customer Care** at **(800) 480-9012** or visit [www.volvocars.us/mobility](http://www.volvocars.us/mobility). TTY users are invited to call **1-800-833-0312**.

### PERSONAL SHOPPER

The Volvo Personal Shopper is dedicated to providing you with a whole new level of shopping convenience. Whether you'd like help identifying the Volvo model that best fits your lifestyle, detailed information on any Volvo model, or a comparison against the competition, Volvo is there to help. We can arrange a Guest Drive for you at your nearest Volvo Retailer. So make the most of your shopping time and call the Volvo Personal Shopper at 1-800-550-5658. (U.S. only)

## VOLVO OVERSEAS DELIVERY

Volvo Overseas Delivery offers a unique way to buy your new custom-built car as well as a unique way to see more of Europe. And when you're done traveling, bring the pleasure of driving a Volvo back home. Purchase any new Volvo as part of the Volvo Overseas Delivery Program and enjoy all this – and more:

- Attractive pricing on US models.
- Access to colors and certain features normally only available in Europe.
- 15 days of international insurance and export registration included.
- Two complimentary round-trip tickets (peak season surcharge may apply).
- One free hotel night in Gothenburg, Sweden, the home of Volvo.
- An exciting Volvo Factory Tour or a visit to the new Volvo Brand Experience Center.
- An exclusive VIP delivery experience at the Volvo Factory Delivery Center.
- The opportunity to explore Europe in the comfort and safety of your own Volvo, either with one of our spectacular tours or on your own.
- Extensive complimentary home shipment services. Just leave your car with us. We'll ship it to you the convenient way while you relax and enjoy your complimentary flight back home.

Can you think of a better way of traveling overseas and making your souvenir part of an unforgettable experience? If you would like to know more, contact your local Volvo retailer, our Customer Care Center (800) 631-1667, or visit [www.volvocars.us/mybagsarepacked](http://www.volvocars.us/mybagsarepacked) [www.facebook.com/volvooverseasdelivery](http://www.facebook.com/volvooverseasdelivery)

## SERVICE AND WARRANTY

### ON CALL ROADSIDE ASSISTANCE

Whenever you need us, we're just a phone call away. Our nationwide network of retailers and authorized service providers are ready to assist. Whether you require roadside assistance or maps and routing information for your next trip, refer to your On call card and dial **1-800-63-VOLVO** – anytime, day or night. Your complimentary four-year membership activates the moment you become a Volvo owner. A connection to On-Call can also be made thru an app. Download the free app for iPhone or Android by typing Volvo On Call / US through your app store.

### VOLVO NEW CAR WARRANTY

Your new car warranty provides comprehensive coverage for 4 years or 50,000 miles, whichever occurs first. Additional warranties cover corrosion, seat belts, the supplemental restraint system, emission systems, genuine Volvo replacement parts and genuine Volvo accessories. Should you encounter any problem with your Volvo, simply contact the nearest retailer for assistance. Where your warranty ends, Volvo Increased Protection (VIP) plans begin. To purchase the additional protection of a VIP plan, contact your local retailer.

### COMPLIMENTARY FACTORY SCHEDULED MAINTENANCE

Volvo is committed to a premium ownership experience for its customers. To further enhance your ownership experience, all 2015 model year Volvo's sold in the United States will include Complimentary Factory Scheduled Maintenance. This program provides scheduled maintenance coverage for the first 3 years or 36,000 miles, is designed to complement your Volvo warranty, and will help ensure trouble free operation of your Volvo. Coverage includes factory recommended maintenance including oil and filter changes, checks and adjustments as listed in your Warranty and Maintenance Records Information booklet, for the first three maintenance services at intervals of 10,000, 20,000 and 30,000 miles.

Service must be performed within 1,500 miles before or after each scheduled interval. Coverage is limited to scheduled maintenance items listed in the 2015 model year Warranty and Maintenance Records Information booklet. An authorized retailer must perform maintenance. Offer is transferable. Optional Factory Scheduled Maintenance program upgrades are also available that will allow you to customize coverage to meet your driving needs. See your Volvo retailer for details.

### VOLVO SERVICE ADVANTAGE

- Complimentary Software Updates
- Complimentary Vehicle Diagnostics
- Alternate Transportation
- Personal Service Contact
- Car Wash
- Special Discount On Call
- Two Year Parts Warranty

For additional information:

[www.volvocars.us/volvoserviceadvantage](http://www.volvocars.us/volvoserviceadvantage)



# FIVE MODELS WITH YOU IN MIND.



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FIND OUT MORE AT [VOLVOCARS.US](http://VOLVOCARS.US)

[VOLVOCARS.US](http://VOLVOCARS.US)



# MODELS 2015.5



VOLVO S60



VOLVO S80



VOLVO V60



VOLVO XC60



VOLVO XC70

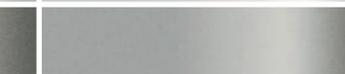
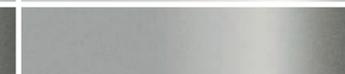
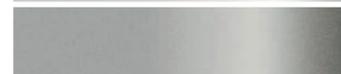
614 Ice White\*



707 Crystal White Metallic



711 Bright Silver Metallic\*



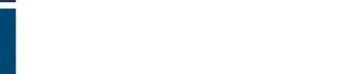
477 Electric Silver Metallic\*\*



713 Power Blue Metallic\*



619 Rebel Blue\*\*



498 Caspian Blue Metallic\*



467 Magic Blue Metallic



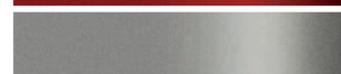
612 Passion Red\*\*



702 Flamenco Red Metallic\*



484 Seashell Metallic\*



700 Twilight Bronze Metallic\*



712 Rich Java Metallic\*



487 Ember Black Metallic\*



492 Savile Grey Metallic



452 Black Sapphire Metallic\*\*



019 Black Stone\*



\*Not available for R-Design  
\*\*R-Design only

Please note: It's not possible to reproduce exact original shades in printed matter. Please ask your dealer to show you samples.

# WE'RE VOLVO. WE PUT PEOPLE FIRST.

*We're Swedish. Scandinavian designers always start with the person who's going to use an object and ask, "What can we do to make this person's life better, easier or more comfortable?" We've always used this philosophy when we design our cars. So, while other manufacturers might start with technology and try to squeeze people in around it, we begin by designing our cars around you. We understand what you need, and then use our technical skills to make your life easier, better, safer and more beautiful. Form follows function, and when you design a car inside and out with people in mind, it looks naturally beautiful.*







# IN SWEDEN, GREAT DESIGN IS A WAY OF LIFE, NOT A LUXURY.

Designing cars around people has led to many innovations over our 87-year history. The three-point safety belt in your current car? That was our invention from 1959. We've solved a few environmental issues, too – in 1976, we developed the catalytic converter and the lambda sond, a sensor that monitors exhaust gas, reducing emissions and boosting performance as well as economy.

We think that the details are just as important, too. Take our seats. In the early 1960s, we consulted with a team of orthopedic surgeons at Chalmers University of Technology here in Gothenburg, Sweden. Nobody had thought to ask an orthopaedic surgeon's advice when designing a car seat before. But the ergonomic seat designs we developed as a result have made our cars world famous for their outstanding long-distance comfort.

And we use natural, authentic materials inside our cars – not because they're fashionable this season, but because they make you feel good.

Creating a beautiful experience for you is natural for us. Because in Sweden, great design is a way of life, not a luxury.

# SOMETIMES IT PAYS TO LOOK IN THE REAR-VIEW MIRROR...



This is our P1800 sports coupe, launched in 1961. So, beautiful as it is, why are we talking about a five-decade-old car? Well, it embodies the design philosophy we still use today. It shows the confidence of our cars' styling backed up by the design authority that has made Scandinavia world-renowned. Significantly, our little two-seat grand tourer also shows the importance we place on making you feel good. And that isn't just about ergonomic seats and beautifully designed cabins, but just as much about creating a shape that will make you feel special every time you look at it.

**...EVEN WHILE YOU'RE POWERING  
CONFIDENTLY AHEAD.**



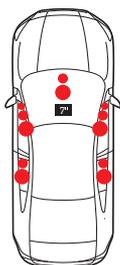
If you look closely at our latest models, such as our S60 R-Design sport sedan shown above, you'll find that they continue to reference our proud design heritage. We still use a wide horizontal grille, and the P1800's sporty soul and sweeping lines from the headlights along the sides live on in our S60. In true Volvo style, we've blended these subtle nods to our heritage with a clean, modern design language. The result is a shape that embodies the essence of Scandinavian design: Functional beauty that stands out in a crowd.

# YOU'RE IN CONTROL, NATURALLY.

## *SENSUS*

Since you'll spend most of your time in the driver's seat of your Volvo, we've designed a gorgeous space around you. All of your instruments and controls are as easy to use and intuitive as possible. We call this approach to connecting you and your car with the world around you "Sensus". Our beautiful available Adaptive Digital (TFT) Display is the latest expression of this philosophy. Not only does it give you all the information you need without overwhelming you with data, it also gives you three modes to choose from – Elegance, Eco and Performance. Your 7-inch Sensus screen is a connected multimedia hub, giving you access to navigation and music streaming.

But it's not just our displays and connectivity technologies that are things of functional beauty. We've put the same amount of care into the steering wheel, as well as our iconic floating center stack with our trademark 'manikin' climate control buttons.



### TOTAL AUDIO IMMERSION BY HARMON KARDON

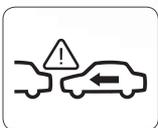
The all-new Premium Sound System by Harmon Kardon is available on all MY15.5 Volvo models as a stand-alone option or within the Platinum Trim level. Experience rich, clear and faithful audio sounds with a system that brings true Hi Fidelity to your Volvo. Utilizing a 5-channel Class-D amplifier with 130 watts per channel, along with a blend of tweeters, mid-range speakers, mid-woofers and a fully integrated cross-over network, the new Volvo Premium Sound System delivers on the promise of exceptional audio performance for every passenger.

[READ MORE ON VOLVOCARS.US](http://VOLVOCARS.US)

Our beautifully designed, high-res color display allows you to choose between three driving modes – Elegance, Eco and Performance.







City Safety functions at speeds up to 30 mph. This system can help prevent a collision if the difference in speed between your vehicle and the vehicle ahead is less than 9 mph.



We've further improved our optional Blind Spot Information System (BLIS). It now uses radar technology\* to alert you to vehicles closing up in your blind spot. There's also Cross Traffic Alert, which watches out for vehicles you can't see when you're reversing out of tight parking spaces.



Because we care about other road-users just as much as you, Pedestrian and Cyclist Detection with Full Auto-Brake (included in the Platinum Trim level and optional Technology Package\*) watches out for pedestrians and cyclist in your path and applies the brakes if you're unable to react in time.

\*S60, V60 and XC60 only

[READ MORE ON VOLVOCARS.US](http://VOLVOCARS.US)



Safety has become a Volvo by word – still, keeping people safe has always been at the heart of what we do. We call this philosophy IntelliSafe. It's a commitment that goes back to 1927, the year Assar Gabrielsson and Gustaf Larson started our company with a simple idea: that people and their safety should be the guiding principle behind everything we do. As a result, Volvo has a 87-year history of pioneering safety advances. For example, we've been fitting all our cars with safety cages and laminated windscreens since 1944.

Today, we're building cars that actively scan the area around you, looking out for the unexpected. We invented City Safety, which helps to prevent rear-end collisions at speeds of up to 30 mph. And we developed Pedestrian Detection, a system that detects pedestrians and brakes the car when necessary. But we won't stop there. In the future, our aim is to design cars that will prevent collisions with other road users altogether.

**INTELLISAFE**

**OH YES – DID WE MENTION  
COMMITTED TO SAFETY?**



**WE THINK SUSTAINABLE  
DRIVING IS EXCITING.  
SO WILL YOU.**

*DRIVE-E*



At the heart of every Volvo we make is our all-encompassing approach to sustainable driving, our innovative thinking behind a whole range of technologies that give you more efficiency – and lower running costs – without compromising on a pleasurable drive.

Our technological advances include reducing the friction within our engines and a host of aerodynamic improvements to help you get the maximum benefit from your engine and the fuel you put into your car. We always strive to make our manufacturing processes more sustainable – all of the electricity for our factory in Sweden comes from clean, hydroelectric power. Environmentally-aware mobility is central to our philosophy of intelligent, thoughtful luxury.

And while fuel efficiency and low emissions will always be priorities for us, we think it is important to emphasize that we will not sacrifice a great driving experience for these goals. Because we know how important this is to you.

## DRIVE-E

Drive-E is for Volvo's innovative thinking behind a whole range of technologies that provide more power, more efficiency and greater driving pleasure, while also respecting the environment.

Efficient power relates to all technologies aiming to improve the driving experience while still reducing CO<sub>2</sub> emissions and improving fuel economy. This includes: optimized aerodynamics, efficient engine and energy management, reduced friction and fuel-efficient gear ratios, start/stop engine technologies, brake energy recuperation

Environment incorporates both our environmental thinking in the cars and the materials, like the 'clean' compartments and interior air quality, and our sustainability efforts in production and recycling.



### ECO+ FUNCTIONALITY

The new ECO+ is a fuel saving technology that supports an economical driving style and features a Start/Stop function which can help improve fuel economy.

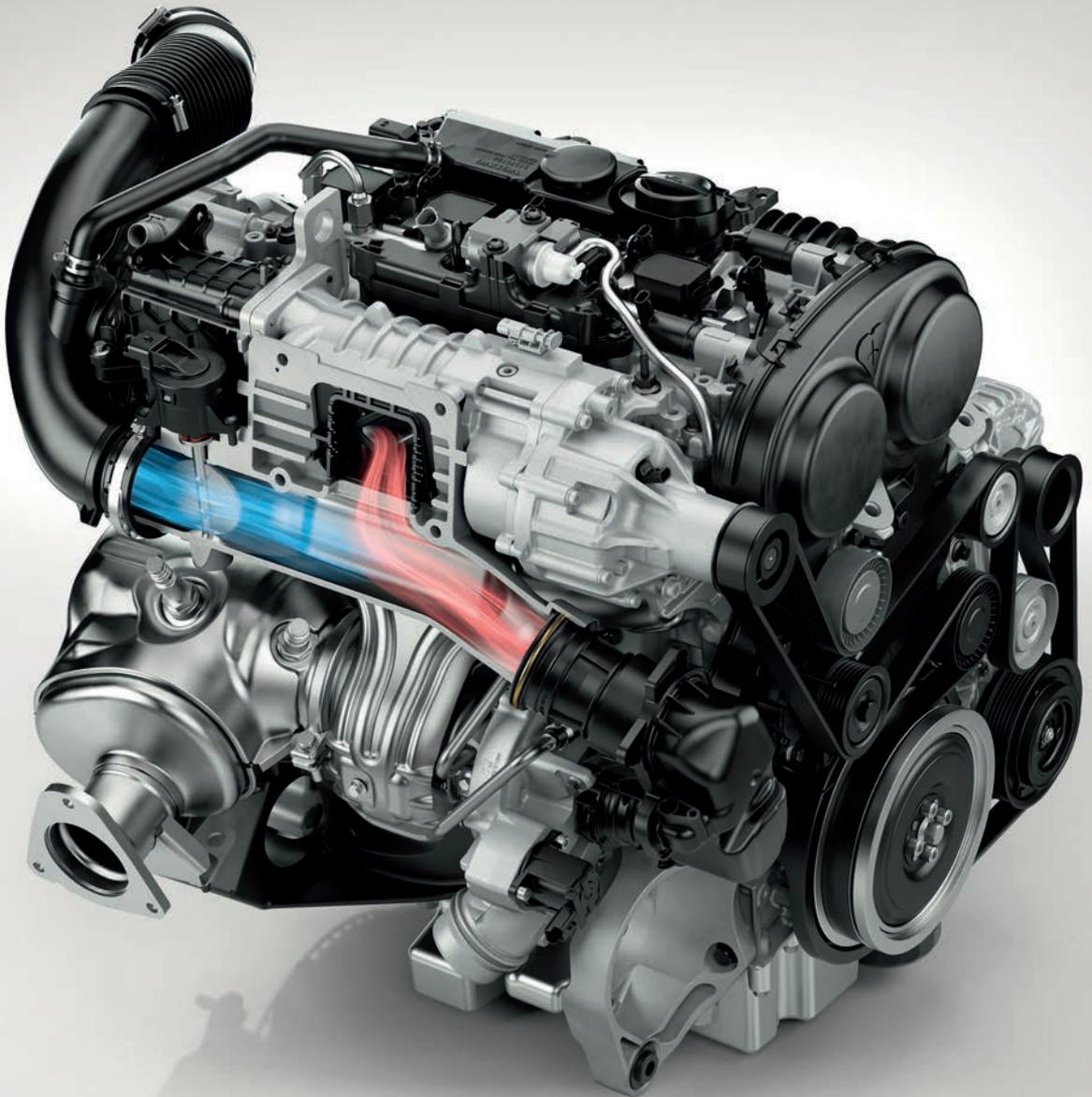
ECO+ has 3 distinct functions controlled by a switch on the center console:

- Start/Stop feature will stop the engine when the vehicle comes

to a standstill and immediately restarts the engine when the vehicle is ready to go.

- ECO-coast helps the driver to conserve the kinetic energy of the vehicle by enabling the vehicle to coast while driving.
- ECO-climate changes climate control settings to maximize fuel efficiency.

THE NEW DRIVE-E T5 AND T6 ENGINES ARE AVAILABLE ON CERTAIN MODEL YEAR 2015.5 FWD VOLVO MODELS.



#### DRIVE-E POWERTRAINS

The amount of power you get from a gasoline engine is not determined by its size, but by the amount of air you flow through it. Also, by making an engine smaller, you can make it more efficient; therefore, if you can flow more air through a smaller engine, you can make it both powerful and efficient.

The new T5 240 horsepower 2.0Liter, 4cylinder, turbo-charged and direct injected engine uses state-of-the art technology to

provide outstanding fuel efficiency and driving characteristics. While Volvo's 302 horsepower 2.0Liter T6 engine makes combined use of both a supercharger and a turbocharger with direct injection, providing power at all engine speeds. Both of these engines feature an all-new 8-speed automatic gearbox making this new engine family more efficient than ever.





# LET'S TAKE THE LONG WAY HOME. THE VOLVO S60.

If you're the kind of driver who takes the long way home across twisty roads just for the fun of it, we designed our S60 for you. Our dynamic sedan not only offers a spirited, engaging ride – its contemporary Scandinavian design will also appeal to your sense of style. And as you'd expect from us, you'll get to enjoy all of this in legendary Volvo comfort.

The S60 and V60 also includes an Advanced Stability Control that can quickly identify any tendency of skidding. This allows the anti-skid system to activate earlier and with greater precision which helps to improve handling and rapid lane change maneuvers. The Dynamic Stability and Traction Control System DSTC also has a Sport Mode that allows the car to be driven more actively by relaxing the sensitivity of the anti-spin system.

YOUR S60 ENGINES:

- T5, four-cylinder turbocharged Direct Injected Drive-E engine, 240 hp
- T5 AWD, five-cylinder turbocharged engine, 250 hp
- T6, four-cylinder turbocharged and supercharged Direct Injected Drive-E engine, 302 hp
- T6 AWD R-Design, six-cylinder turbocharged engine, 325 hp



On the S60, beautifully crafted integrated tailpipes in the lower rear fascia help to finish off the rear view of the car.

TO SEE MORE OF THE S60'S COOL DESIGN FEATURES, GO TO [VOLVOCARS.US](http://VOLVOCARS.US)





The S60 is designed around you, the driver – and nowhere is this more apparent than in your car's cabin. Not only have we given the S60 a sporty three-spoke steering wheel with available Paddle Shifters.\* We've also angled the dashboard towards you. And our Adaptive Digital (TFT) Display\* not only gives you beautifully bright, clear graphics: it also lets you flick between Elegance, Eco and Performance – three modes to suit your mood and driving style.

\*Standard T6 and T6 R-Design, optional T5.



The best way to enjoy our S60 R-Design's stiffer chassis and direct steering is to take a test drive.

FIND YOUR NEAREST DEALER AT [VOLVOCARS.US](http://VOLVOCARS.US)



**IT'S NOT YOUR USUAL  
SPORTSWAGON.  
THE NEW VOLVO V60.**





The new V60 is designed to fit in with your life, whatever you're doing. It's for people who need the versatility of an estate but want the advanced handling of a modern sports car. That's why we call it a sportswagon. So, as well as having all the comfort and space you'd expect from a Volvo wagon, this is a true driver's car – and you'll know what we mean if you're the kind of person who prefers to take the long way home from work to put a smile on your face at the end of the day.



Scandinavian design is about attention to detail and craftsmanship: Inside, the optional sport seats have great side support all the way from your thighs to your shoulders, so they keep you firmly in position – even when you're cornering fast. (R-Design interior shown)

TO SEE MORE OF THE V60'S COOL DESIGN FEATURES, GO TO [VOLVOCARS.US](http://VOLVOCARS.US)

YOUR V60 ENGINES:

- T5, four-cylinder turbocharged Direct Injected Drive-E engine, 240 hp
- T5 AWD, five-cylinder turbocharged engine, 250 hp
- T6 AWD R-Design, six-cylinder turbocharged engine, 325 hp

THE VOLVO V60



We know that your busy life requires flexibility and space. But we also know that you don't want to sacrifice driving pleasure. So we came up with the V60 – a sportswagon that is as dynamic as it is versatile. With its clever 40/20/40 split rear seat, you can carry everything you need. And you just might reach your destination a little bit quicker...



**MEET THE SUV THAT'S  
GREAT TO DRIVE.  
THE VOLVO XC60.**







Your lifestyle says you need an SUV; your heart says you want a stylish, driver-focused vehicle. If this is your dilemma, we've designed our Volvo XC60 for you. It's the perfect choice for those who want a commanding driving position as well as car-like agility – making the XC60 as much at home on city boulevards, as it is on highways and country roads. And now, thanks to a raft of improvements both inside and outside, our dynamic, refined SUV just got even better.



If you like to make driving your Volvo even more exhilarating, our XC60 R-Design with Polestar Performance tuning software is the ideal solution. This standard R-Design upgrade boosts engine horsepower to 325 and increases torque to 354 lb/ft for a truly thrilling ride.

LEARN MORE ABOUT POLESTAR AT [VOLVOCARS.US](http://VOLVOCARS.US)

Thanks to its well balanced chassis, the XC60 doesn't drive like a towering, top-heavy SUV. Instead, it's every bit as nimble and agile as a ground-hugging sedan – while its ride height gives you a commanding driving position and added confidence when negotiating busy city traffic. The headlamps are focused and determined, while intense vertical LED daytime running lights are positioned out to the corners of the car to give it a striking appearance, in both height and stature.



Inside, our sport seats\* give you all the comfort you expect from Volvo while also gripping you from thigh to shoulder through tight corners (R-Design interior shown). Your every interaction with the car is more intuitive, expressive and customizable – select the red Performance mode on your Adaptive Digital (TFT) Display\*\*, and get ready for another great day behind the wheel.

\*Standard T6 R-Design, optional T5, T6 and AWD.

\*\*Standard T6 and T6 R-Design, optional T5 and AWD.

#### YOUR XC60 ENGINES:

- T5, four-cylinder turbocharged Direct Injected Drive-E engine, 240 hp
- T5 AWD, five-cylinder turbocharged engine, 250 hp
- T6, four-cylinder turbocharged and supercharged Direct Injected Drive-E engine, 302 hp
- T6 AWD, six-cylinder turbocharged engine, 300 hp
- T6 AWD R-Design, six-cylinder turbocharged engine, 325 hp



Our optional Inscription Package gives your S80 a true sense of Scandinavian luxury. Our full Sovereign Hide soft-leather upholstery with ventilated seats and the Inscription stitched Leather Instrument Panel make your drive a truly sensual experience. Best-in-class rear seat space, ample legroom and a smooth, comfortable ride combine to create a serene environment that lets you focus your thoughts. Ambient Light – our interior lighting option – bathes you in a warm white glow and illuminates any controls and storage spaces you may need to find at night. You'll arrive fresh at your destination, ready for business or pleasure, thanks to our ergonomic seats.

#### YOUR S80 ENGINES:

- T5, four-cylinder turbocharged Direct Injected Drive-E engine, 240 hp
- T6 AWD, six-cylinder turbocharged engine, 300 hp



# **AND YOU THOUGHT TRUE SOPHISTICATION HAD GONE OUT OF STYLE. THE VOLVO S80.**

When you fly, you travel business class – so why settle for anything less when you drive? The Volvo S80 is our benchmark when it comes to luxury, comfort and interior space. Now, thanks to a number of updates, our flagship sedan is able to offer even more of what it does so well. Its tastefully restrained Scandinavian design is complemented by advanced technology, exquisite materials and superior craftsmanship. Every well-crafted detail of your S80 will make you feel rewarded – whether you're in the driver's seat or stretching your legs out to enjoy a little thinking time in the rear.

**FOR ADVENTURERS WHO MAKE THEIR  
OWN RULES (AND THEIR OWN ROADS).  
THE VOLVO XC70.**



You've got a true adventurer's spirit and you need a vehicle with total all-round capability, both on and off road. With its high ground clearance and superb chassis, our xc70 is the answer. You'll drive confidently in the knowledge that your car has the refined strength to take you anywhere, in any weather.



The XC70 comes with a power-operated tailgate\* which you can open with your keyfob before you even get to your car. And parents will love the XC70's two-stage integrated booster cushions\*\* for children, which with one simple movement, fold out of the seat cushions with one or two simple movements.

\*Included in the Platinum Trim Level or optional Proximity Package.

\*\*Optional.



LED Daytime Running Lights, a bold honeycomb grille and matte silver touches give the XC70 a sophisticated, contemporary feel.

#### YOUR XC70 ENGINES:

- T5, four-cylinder turbocharged Direct Injected Drive-E engine, 240 hp
- AWD, six-cylinder engine, 240 hp
- T6 AWD, six-cylinder turbocharged engine, 300 hp

**ARE YOU  
LOOKING AT ME?  
GOOD.**



Would you like to enhance the dynamic personality of your S60, V60 or XC60 even further? Well then, R-Design is for you, with a range of features to give your Volvo a sporty, unique profile.

But R-Design is so much more than a cosmetic exercise – as with all the best Scandinavian design, form follows function. So, for example, our R-Design sport chassis has been stiffened for even better cornering – meaning you'll enjoy the thrill of driving your Volvo even more.



**R-DESIGN PERFORMANCE**  
**325 HORSEPOWER, 354 LB/FT OF TORQUE**



For an exterior with a more individual, sporty look, R-Design offers gorgeously sculpted alloy wheels and unique door mirror covers with Silk Metal finish. At the back, a motorsport-style diffuser enhances your car's dynamic presence, while the R-Design's chrome dual exhaust pipes add the perfect finishing touch to your car's exterior.

The R-Design story continues in the interior, starting with supportive sport seats with unique R-Design leather or leather and Nubuck textile upholstery. Also included is an exclusive R-Design steering wheel, as well as sport pedals. A soft-touch gear shifter and our unique blue instrument cluster all add to the R-Design experience.

# THE MOST CAREFREE WAY TO OWN A CAR. EVER.



Volvo Car Financial Services provides premium financing and leasing options to place you into the driver seat. When you purchase or lease a Volvo, expect an exceptional experience from the moment of the first test drive and all the way until the time you trade in your keys for your next Volvo. Volvo Car Financial Services offers both low finance rates and flexible lease offers and our quality service elevates your ownership experience.

## LEASING OPTIONS

### FLEXIBLE TERMS

Leasing is available for terms as short as 24 months or up to 48 months. You can drive a new Volvo every few years while within the manufacturer warranty and maintenance plans and without the burden of negotiating trade-in values.

### CHOICE OF MILEAGE PLANS

The standard mileage option allows up to 15,000 miles per year, however, several other mileage plans are available to tailor to your commuting needs. Under the low mileage plan, options are available as low as 10,000 miles per year and we also offer a high mileage plan with options as high as 30,000 miles per year.

### SINGLE PAYMENT LEASE

A Single Payment Lease provides convenience and savings. You make only one payment, one time, freeing you from monthly payments. It permits you to prepay all monthly payments in a single payment at lease signing. This single total lease payment is less than the amount you would pay over the term of a conventional lease.

### MULTIPLE SECURITY DEPOSIT LEASE

A Multiple Security Deposit lease allows you to place a lump sum refundable security deposit at lease inception, which reduces your monthly rent charge resulting in substantial savings over the term of the lease. The additional security deposits are refunded to you at the end of the lease term.

### BUSINESS LEASE

Under our Business Lease Option, owners have the flexibility to lease the vehicle as the business.

### GUARANTEED AUTO PROTECTION (GAP) WAIVER

Our GAP Waiver is included in your lease agreement at no additional cost to you. It is provided to give you peace of mind. If your leased Volvo is declared a total loss due to theft, accident, or natural disaster, we will cover the difference between the insurance proceeds and the balance owed to Volvo Car Financial Services less any deductible.

### EXCESS WEAR AND USE PROTECTION PLAN

As a part of everyday driving, normal wear and use can be expected. However, when turning in your leased vehicle, you may be responsible for any excess wear and use damage, therefore, Volvo Car Financial Services offers an optional plan to protect you and your car from unexpected occurrences that happen from nature and chance.

Volvo Car Financial Services (VCFS) offers affordable and competitive financing on new and Volvo Certified Pre-Owned Cars. Our low rates and flexible terms can get you behind the wheel of the Volvo you want to drive with finance terms up to 75 months. Volvo Car Financial Services also offers financing on vehicles purchased under the Overseas Delivery Program.