FINANCIAL SERVICES GOOD CONDITION GUIDE



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THE AIM OF THIS GUIDE

At the end of your agreement you may choose to return your vehicle. You must keep the vehicle in good condition allowing for fair wear and tear. This guide explains what fair wear and tear is and highlights what you need to be aware of before the end of agreement inspection of your vehicle.

FAIR WEAR AND TEAR

Fair wear and tear occurs when normal use causes acceptable deterioration to the vehicle's condition. At the end of a finance agreement, the age, mileage and use of the vehicle are taken into account.

Fair wear and tear is not to be confused with damage, which occurs as a result of a specific event or series of events. These include impact, inappropriate stowing of items, harsh treatment, negligent acts or failure to service the vehicle in accordance with the manufacturer's recommendations and any applicable warranty.

END OF AGREEMENT CHARGES

End of agreement charges occur when the vehicle, its equipment or accessories are not maintained, looked after, or used as originally agreed at the start of the agreement.

You may prefer to arrange your own repairs prior to us collecting your vehicle, which some clients find more economical. Any repairs made to the vehicle before it is returned must meet our good condition guidelines. You will be responsible for the standard of the repairs.

RETURNING YOUR VEHICLE

Your vehicle will be assessed for any damage over and above normal wear and tear by a qualified inspector on return.

We will notify you of any areas of damage that fall outside of the fair wear and tear standards and provide you with a costed inspection report.

Any excess mileage and damage charges need to be paid within 30 days of notification.

SERVICING AND REPAIRS

Your vehicle must be fully serviced in line with the manufacturer and/ or warranty requirements, as outlined in your terms and conditions. Any mismatching of colours and parts, and any substandard repair work will be considered 'not acceptable'.

DOCUMENTS AND KEYS

You will need to return the completed servicing record and any items or documents that came with your vehicle, such as the vehicle registration certificate and spare keys. If you no longer have any of these, the value of the vehicle may be reduced and you may be liable for the cost of replacing them.

GENERAL APPEARANCE

There should be no rust, corrosion or discolouration on any painted area, including painted bumpers, body moulding and mirrors.

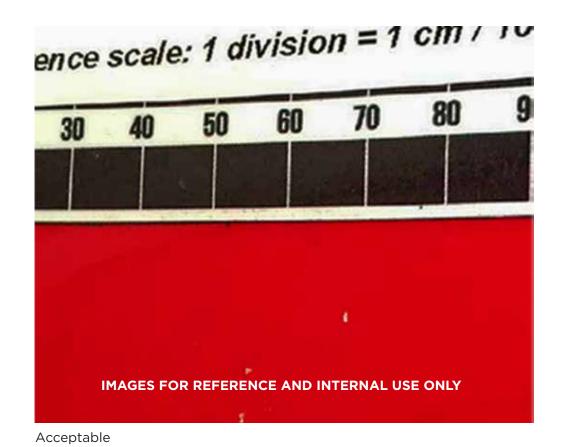
Obvious evidence of poor repair, such as flaking paint, preparation marks, paint contamination, rippled finish and poorly matched paint, is not acceptable.

Any repairs made to the vehicle before it is returned must meet our good condition guidelines. You will be responsible for the standard of the repairs.

CHIPS

Small areas of chipping including door edge chipping provided that the base coat has not been penetrated are acceptable.

Areas of chipping which require the entire panel, bumper or trim to be repaired or repainted are not acceptable.





Acceptable

DENTS

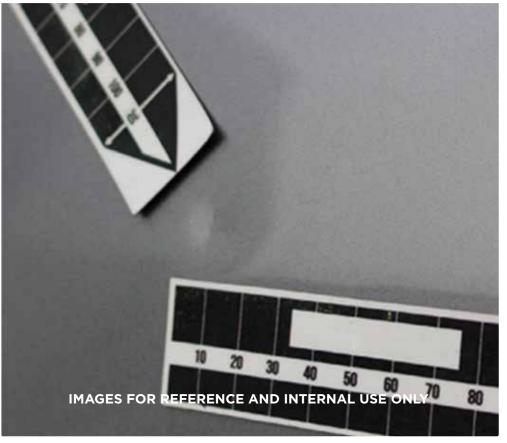
Dents up to 10mm in diameter are acceptable provided the paint surface is not broken.

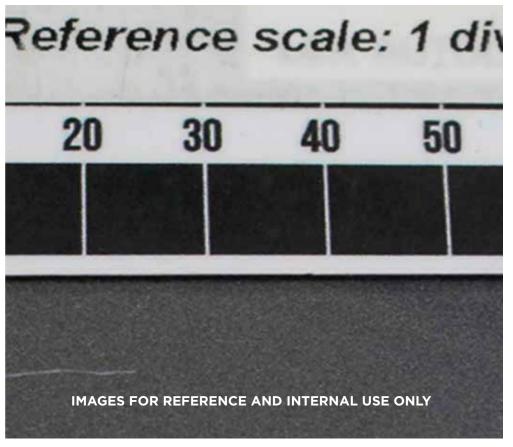
Dents on the roof or grooved metal line on any of the panels are not acceptable.

SCRATCHES

Scratches and abrasions up to 25mm, provided the primer or bare metal is not showing, are acceptable.

Scratches down to the primer or to bright-work/moulding are not acceptable. Panels that require re-spraying will incur end of contract charges.





Acceptable

WINDSCREEN AND WINDOWS

Light scratching provided it does not interfere with the driver's line of sight is acceptable.

All heating elements should work properly.

Chips and any critical damage - cracks or holes should be repaired immediately.

LAMPS AND LENSES

All lamps and lenses must work. Minor scuff marks or scratches up to 25mm are acceptable.

Holes or cracks in the glass or plastic covers of lamp units are not acceptable and these should be replaced.

DOOR MIRRORS

Minor scuff marks or scratches up to 25mm to door mirrors are acceptable.

If adjustable and/or heated door mirrors, they must work correctly.

Missing, cracked or damaged door mirrors are not acceptable and should be replaced.

TYRE WEAR AND DAMAGE

The spare wheel (including 'spacesaver'), jack and other tools must be intact, stowed properly and in good working order. the emergency tyre inflation kit, if supplied when new, should be in full working order, serviceable and ready for use.

All tyres including the spare must be within legal limits. The minimum legal tread depth for a car tyre is 1.6mm, this depth must be maintained across the central ³/₄ of the breadth of the tread in a continuous band across the full circumference of the tyre.

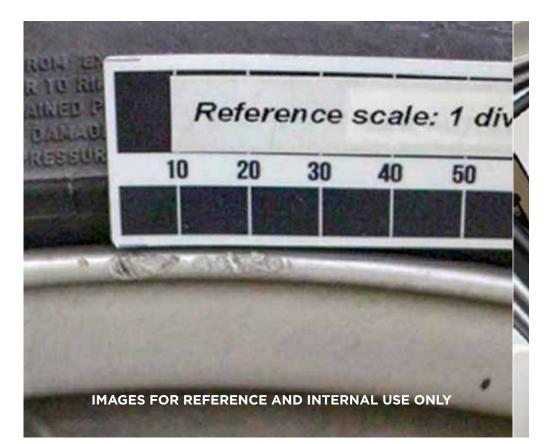
Damage to sidewalls or tread and uneven wear due to under or overinflation is not acceptable.

WHEELS AND WHEEL TRIMS

Minor scuffs and scratches up to 25mm are acceptable providing the moulding or trim is not broken, cracked or deformed.

Scuffs totalling up to 50mm on the circumference of the wheel trim and on alloy wheels are acceptable.

Dents and holes on wheel rims and wheel trims and/or any damage to the wheel spokes and the hub of the alloy wheels are not acceptable.



VEHICLE INTERIOR

Interior fittings must be present, intact and free of damage. Normal wear and tear to carpets and trims is acceptable however burns, cuts, scratches or dents to trim, seat covers, headlining and floor coverings are not acceptable.

There should be no stains or permanent discolouration to interior upholstery, any damage including holes after audio removal should be repaired.



Acceptable

EQUIPMENT AND CONTROLS

The spare wheel, jack and other equipment originally supplied must be intact and in good working order.

Missing items (including original audio equipment unless it has been replaced with equivalent), bent or broken parts, ill-fitting items through substandard work, accident damage or misuse are not acceptable.

VEHICLE APPRAISAL TIPS

We recommend carrying out an appraisal of the vehicle 10-12 weeks before the vehicle is due for return. This will allow you to arrange to have any unacceptable wear and tear rectified.

- Wash and dry the vehicle before self appraisal as water and dirt can mask damage.
- Make sure you assess the vehicle in good light. Assessments carried out in poor light may mean you miss something.
- Be objective and assess the vehicle as honestly as you can.

THINGS TO REMEMBER ON THE DAY OF RETURN

Please ensure that the following items are placed in the vehicle or there may be a charge.

- Any accessories supplied on delivery.
- Spare and master keys.
- Wheel security key (if applicable).
- Vehicle operating manual.
- Service book.
- Vehicle registration excluding section 9 of the V5 which should be completed and returned to the DVLA.

MECHANICAL CONDITION

The vehicle should be returned in a safe, legal and reliable mechanical condition, capable of passing an MOT test.

Brake damage from worn out pads, engine damage due to ignoring warning lights or seizure through low fluids is not acceptable.

There should not be excessive damage to the underside.

PERSONAL ITEMS AND DATA

Please make sure that you have checked for and removed personal effects from the vehicle such as phone kits, portable SatNav, trackers, parking permits, CD's etc.

It is also your responsibility to ensure that all personal data is deleted. From built-in SatNav systems, delete destination details. From in-car phone systems, delete any telephone directory contact lists and call histories. From onboard music systems delete all music uploaded and remove any personal memory cards or drives.

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