

Wear and tear guide

www.motonovofinance.com

Wear and tear

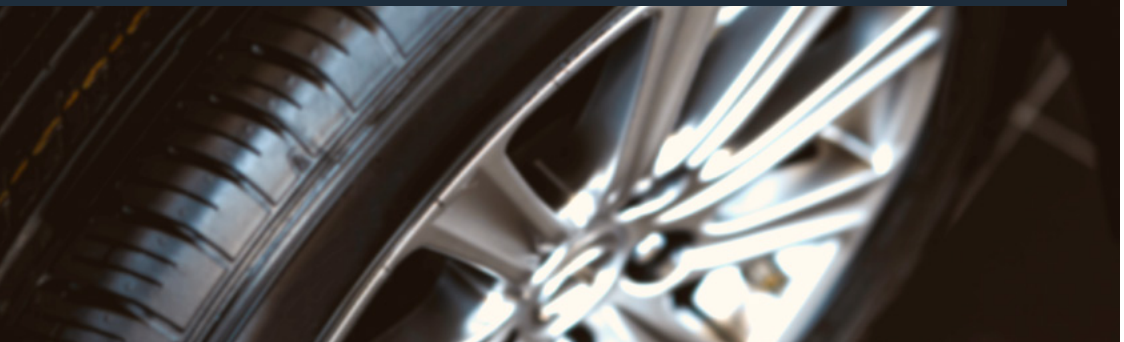
So, you've hit the road with your new wheels. But what happens to your vehicle at the end of your finance agreement?

If you've selected PCP (Personal Contract Purchase) as your finance option, you'll have the choice to keep, replace, or return the vehicle to us at the end of your finance agreement.

If you decide to return it, you'll need to do two things to avoid any fees. Firstly, you'll need to stay within the annual mileage allowance to avoid excess mileage charges. You can find these details in your agreement. Secondly, you'll need to keep the vehicle in good condition, as any damage will incur a fee. It's normal that it'll suffer wear and tear over time, but we'll explain what 'fair' wear and tear is and what you need to know before your vehicle inspection at the end of your finance.

Fair wear and tear

If you choose to return your vehicle to us when your finance is up, we'll need to check for any damage beyond fair wear and tear. 'Fair' is the amount of deterioration we'd expect to see to your vehicle after normal, everyday use over time. Your vehicle's age, mileage and condition are all taken in to account when we check this.
Damage isn't classed as fair wear and tear. Damage results from a specific event or series of events; like an impact to the vehicle, harsh treatment, stowing items inappropriately, or failing to service it in line with the manufacturer's recommendations.



Acceptable vehicle return standards

- **Servicing and Repairs** - Your vehicle must be fully serviced in line with the manufacturer and/or warranty requirements, which is outlined in the terms and conditions of your finance agreement.
- **Document and keys** – You'll need to return the completed servicing record and any items or documents that came with your vehicle, like the vehicle registration certificate (also known as V5) and spare keys.
- **General appearance** - Any repairs made to your vehicle before it's returned need to meet our good condition guidelines. You're responsible for the standard of the repairs.
- **Tyres and equipment** - For cars, the spare wheel (including the 'space saver', jack and any other equipment supplied with the vehicle must be intact, stowed properly and in good working order. If it was supplied, the emergency tyre inflation kit 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 and for motorbikes over 50cc it's 1mm in a continuous band around the central three quarters of the tyre.
- **Vehicle interior** - Interior fittings must be present, intact and free of damage. Normal wear and tear to carpets and trims is acceptable.
- **Mechanical condition** - The vehicle should be returned in a safe, legal and reliable mechanical condition, and be capable of passing an MOT test.
- **Wheels and wheel trims** - Minor scuffs and scratches up to 25mm are acceptable. Scuffs totalling up to 50mm on the circumference of the wheel trim and on alloy wheels are acceptable.

Acceptable vehicle return standards

- **Chips, dents and scratches** - Small areas of chipping including door edge chipping provided that the base coat hasn't been penetrated are acceptable.

  Dents up to 10mm in diameter are acceptable provided the paint surface isn't broken.

  Scratches and abrasions up to 25mm, provided the primer or bare metal isn't showing, are acceptable. Minor scuff marks or scratches up to 25mm to door mirrors are acceptable.

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

- **Windscreen and windows** - Light scratching provided it doesn't interfere with the driver's line of sight is acceptable. Repaired chips are acceptable, provided they are repaired by a professional whose work is warranted.

Unacceptable vehicle return standards

- **Servicing and Repairs** - Any mismatching of colours and parts, and any substandard repair work will be considered 'not acceptable'.

- **Document and keys** – If you no longer have any of the documents or keys, the value of the vehicle may be reduced and you may be liable for the cost of replacing them.

- **General appearance** - There shouldn't be any 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, isn't acceptable.

- **Tyre wear and damage** - Damage to sidewalls or tread and uneven wear due to under or over-inflation isn't acceptable.

- **Vehicle interior** - Burns, cuts, scratches or dents to trim, seat covers, headlining and floor coverings aren't acceptable. There shouldn't be any stains or permanent discolouration to interior upholstery, any damage including holes after audio removal should be repaired.

- **Equipment and controls** - Missing items (including original audio equipment unless it has been replaced with an equivalent), bent or broken parts, ill-fitting items through substandard work, accident damage or misuse aren't acceptable.

- **Mechanical condition** - Brake damage from worn out pads, engine damage due to ignoring warning lights or seizure through low fluids isn't acceptable. There shouldn't be any excessive damage to the underside. The return of the vehicle with any warning lights is also not acceptable.

- **Chips, dents and scratches** - Areas of chipping which require the entire panel, bumper or trim to be repaired or repainted aren't acceptable. Panels that require re-spraying will incur end of agreement charges.

  Scratches down to the primer or to bright-work/moulding aren't acceptable. Missing, cracked or damaged door mirrors aren't acceptable and should be replaced.

- **Lamps and lenses** - Holes or cracks in the glass or plastic covers of lamp units aren't acceptable and these should be replaced.

- **Wheels and wheel trims** - Wheel moulding or trim that is broken, cracked or deformed isn't 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 aren't acceptable.

- **Windscreen and windows** - All heating elements should work properly. Chips and any critical damage – cracks or holes are unacceptable and should be repaired immediately.

Useful tips before returning your vehicle

We recommend you inspect your vehicle yourself 10-12 weeks before it's due to be returned. Make sure you wash and dry the vehicle, as water and dirt can mask damage. Inspect the vehicle in good light, as poor light may mean you miss something. This will give you time to get any excessive wear and tear repaired. Remember that any repairs made to the vehicle before it's returned need to meet a good standard, and that you're responsible for this standard being met.

Private Number Plates

If you've got a personalised registration plate on the vehicle and want to keep it, visit **www.gov.uk/personalised-vehicle-registration-numbers/take-private-number-off** for the DVLA instructions. Complete this before the vehicle is returned.

Remove personal items and data

Make sure you've removed any personal belongings from the vehicle such as phone kits, portable sat nav, trackers, parking permits, CDs etc. You'll also need to make sure that your own personal data is deleted. Be sure to check:

- **Built-in sat nav systems** - delete destination details.
- **From in-car phone systems** - delete any contacts and call history.
- **Onboard music systems** - delete all music uploaded and remove any personal memory cards or drives.

What happens when you return your vehicle?

If you choose to have your vehicle collected by our suppliers (there is a £180 charge), you're welcome to be present for the vehicle inspection. Your vehicle will be checked by a qualified inspector in line with British Vehicle Rental and Leasing Association (BVRLA) guidelines.

The inspector will show you any damages that are over and above fair wear and tear, and provide you with the inspection report and any fees for you to agree and sign.

Or, you can return the vehicle directly to one of our nominated auction sites free of charge. To do this, you'll need to contact our Collections Team on **0333 200 0030.** With this option your vehicle won't be inspected on the day you deliver it, so you can't be present for the inspection. We'll aim to provide you with the outcome of the inspection within 14 days of your delivery.

Things to remember on the day of return

Make sure the following items are placed in the vehicle to avoid any charges.

- Spare and master keys
- Wheel security key (if applicable)
- Vehicle manual
- Service book
- MOT Certificate (Required if the vehicle is over 3 years old)
- Vehicle registration log book (V5C). Please keep section 9 (for pre-2019 V5Cs) or section 4 (for post-2019 V5Cs) of the log book as this needs to be completed and returned to the DVLA.

If you have any questions, check out our Help and Support page or get in touch on **0333 200 0030*** or **info@motonovofinance.com.**

Contact us

MotoNovo Finance Ltd
Two Central Square
Cardiff
CF10 1FS
www.motonovofinance.com
T: 0333 200 0030*

MotoNovo FINANCE

*Calls will cost no more than a UK national rate call to 01 or 02 telephone numbers. Calls may be recorded and monitored for training and quality purposes. IMPORTANT: You should not borrow more money than you can afford to repay as this can cause you financial difficulties. Finance is provided by MotoNovo Finance Limited, Two Central Square, Cardiff, Wales, United Kingdom CF10 1FS and registered in Wales under number 11556144. Authorised and regulated by the Financial Conduct Authority. MNF00000387