

# Preparing for the return of your car.



01993 222 860

[info@bridlevehicleleasing.co.uk](mailto:info@bridlevehicleleasing.co.uk)

[www.bridlevehicleleasing.co.uk](http://www.bridlevehicleleasing.co.uk)

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## Hello,

Your contract is shortly coming to an end and there are a few things that you need to know so that you can prepare for the collection.

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## When do I need to start thinking about collection?

### 12 Weeks before the contract ends

We suggest that you start preparing for your car to be collected at least 10 weeks before the end date. This will allow you time to assess the car and to make good any damage or issues which fall outside of the finance company's acceptable fair wear and tear guide, arrange any mechanical repairs, service and/or MOT, locate all items that came with the car such as all keys, and to remove a cherished number plate if you have one.

### 4 Weeks before the contract ends

You'll understand that finance companies collect 000's of cars each week and usually need at least 2 weeks' notice. By giving plenty of notice, you'll have a better chance of securing collection on your preferred date. When thinking about a collection date which will need to be a weekday, you'll need to consider whether the car will need an MOT as the finance company will only collect it if it is road legal. You'll also need to make sure that you're available to witness the initial inspection and hand the keys over to the collection agent as this will usually take place between 9am and 6pm and unfortunately, they won't give you a specific time. You can ask make a reasonable request such as 'not before 10.00am' or 'after 4.30pm' but there is no guarantee that they will be able to accommodate your request.

## A Reminder of Your Obligations

Under the terms and conditions of your finance agreement, you have an obligation to look after the vehicle and to return it in a condition which is fair for its age and mileage. The majority of finance companies use the industry standard Fair Wear and Tear Guide provided by the British Vehicle Rental and Leasing Association (BVRLA). We'll detail later what is generally acceptable and unacceptable but it's important to look at the individual funder's Fair Wear and Tear Guide.

You are also responsible for ensuring that the car is serviced and maintained in accordance with the manufacturer's guidelines and be road legal so when returning a car to a finance company, you also need to ensure that it has a complete service history, be road legal (eg MOT'd if applicable, tyres not under legal limit), and everything that was delivered with the car is available with the car at the point of collection.

If the car hasn't been properly looked after, is returned in a condition which is not acceptable and/or has exceeded contract mileage, the finance company will levy end of contract charges. Whilst it may be too late to request a mileage adjustment to avoid excess mileage charges, you can avoid or reduce other potential charges by acting now!

## **What is Fair Wear and Tear?**

Fair Wear and Tear is the natural deterioration caused by normal usage and shouldn't be confused with damage resulting from an event such as a traffic incident, harsh treatment, or negligence. When considering Fair Wear and Tear at the end of a finance agreement the funder will take into account how old the vehicle is, how many miles it's done and how well it's been looked after.

Below gives you examples of what the BVRLA's view of industry standard is for fair wear and tear. However, finance companies policies may differ so you should request a copy of the finance company's Fair Wear and Tear Guide and use this when assessing the condition of your car.

### **General**

The vehicle must be roadworthy and no warning lights should be illuminated. There should be sufficient fuel (or residual charge in the battery if an electric vehicle) to effect the vehicle collection.

### **Maintenance, servicing and repairs**

The vehicle must have been inspected and serviced according to the manufacturer's service and maintenance schedule. The vehicle handbook and service book if originally supplied with the vehicle must be present and date-stamped by the dealer or workshop as evidence that the services have taken place. If the service record is kept electronically, the driver must produce evidence by way of hard copies of the service record or invoices (with personal information redacted) detailing the date, vehicle mileage, work carried out and the service agent's stamp.

All necessary maintenance and repairs must have been carried out by an authorised main dealer or service agent approved by the leasing company. Any repairs made to the vehicle before its return must be to a professional

standard by repairers who can provide full transferrable warranty on their work.

## **Documentation**

All vehicle documentation including the V5C vehicle registration document (where appropriate), MOT receipt, operation manual, service book and any other documents relating to vehicle equipment, must be in the vehicle on its return.

## **Appearance**

The vehicle's exterior should be sufficiently clean to allow a detailed inspection. The inside should be valeted and cleared of any rubbish.

## **Keys**

A full set of keys, including the master keys, spares and locking wheel-nut keys, should be returned if originally supplied.

## **Bodywork**

### **Vehicle Body - Paintwork, Bumpers and Trim**

There should be no corrosion or discolouration on any painted area of the car's exterior. If there is evidence of a poor repair including bodywork preparation marks or poor paint finish this is not acceptable.

- Chips – Chips of 3mm or less in diameter are acceptable providing there is no evidence of corrosion. A maximum of 4 chips on any panel, 6 chips per door edge and 8 chips on any forward facing panel are acceptable. Chips within dents are not acceptable.
- Dents – Dents on the bodywork excepting the roof and swage line where the paint surface has not been broken of 15mm or less in diameter are acceptable providing there are no more than 2 per panel. Dents on the roof and swage line are not acceptable. Chips within dents are not acceptable.

- Scratches – Surface scratches of 25mm or less are acceptable providing that the primer or bare metal is not visible and they can be polished out. A maximum of 4 scratches on one panel is acceptable.

### **Unpainted Mouldings and Wheel Trims**

Scuffs and scratches of 25mm or less are acceptable providing the moulding or trim is not cracked, broken or deformed.

### **Badges, Emblems, Labels, Livery and Signwriting**

All signage including stickers which have been applied to the car by the customer must be professionally removed. Any damage caused as a result of the removal is not acceptable.

### **Convertibles**

The roof must be fully operational and all accessories such as a wind deflector must be present on collection. Soft tops must be free from all damage including rips, tears, cracks and creases.

### **Towbars**

Towbars may only be fitted with the finance company's approval. The towbar must be in a rust free condition and all electrics must be fully operational. A ball cover must be in place.

### **Glass**

All glass must be free from cracks, chips and holes.

### **Sunroof and Panoramic Roof**

The sunroof or panoramic roof must be fully operational. A maximum of 4 surface scratches which can be polished out are acceptable.

## **Windows and Windscreen**

- Chips - Repaired chips are acceptable providing they have been repaired to a professional standard and the work is warranted.
- Scratches – Light scratching is acceptable provided it does not interfere with the driver's line of vision and if applicable the windscreen heating element and/or the automated driver assistance system works properly.

## **Door Mirrors**

If the door mirrors are electrically adjustable and/or heated these must work properly. Damaged mirror housing units are not acceptable.

## **Lamps and Lenses**

All lamps and lenses must work. Minor scuffs and scratches up to 25mm are acceptable.

## **Tyres and Wheels**

### **Tyres**

All tyres must be above the UK's legal minimum depth. Damage to sidewalls or tread and/or evidence of uneven wear is not acceptable.

### **Wheel and Wheel Trims**

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

- Scuffs of up to 50mm on the total circumference of the wheel rim or on alloy wheels are acceptable.
- Dents on wheel rims and wheel trims, and damage to wheel spokes, fascia or hub of a wheel is not acceptable.

## **Mechanical Condition**

The vehicle should be returned in a safe, legal and reliable mechanical condition, capable of passing an MOT test. The vehicle engine management system should not be displaying any warning light. If a warning light is illuminated, the vehicle may not be driveable and the collection process abandoned, in which case a fee may be charged. The following items are not acceptable fair wear and tear, because the driver has neglected to service the vehicle and/or failed to action warnings from the vehicle management system:

- Grooved brake discs or drums caused by excessive wear or metal to metal contact from worn out disc pads.
- Seized or damaged engine due to running the vehicle with insufficient coolant, oil or with broken internal components.
- Manual transmission issues such as the clutch slipping, a noisy clutch or gearbox, excessively worn or ineffective synchromesh.
- Automatic transmission issues such as a noisy gearbox or torque converter, abrupt gear changes, loose gear linkage.

## **Vehicle Underside**

Any abuse or damage to a catalytic convertor or impact damage to the underside of the vehicle is not acceptable.

## **Vehicle Interior**

The vehicle interior must be clean to enable proper inspection.

### **Passenger area, seats, headrests and trim**

The interior upholstery must be clean and odourless with no burns, scratches, tears or staining. Carpets should not have holes. All seats originally supplied must be present. Interior fittings must be present, intact and free of damage. Wear and soiling through normal use is acceptable.

### **Door aperture, boot, boot liner and luggage area**

Scratches on treads, sills and seals that reflect normal use are acceptable. Torn or split floor coverings and damaged surrounding panels are not



acceptable. Accessories such as parcel shelves must be returned with the vehicle.

## **Equipment and controls**

### **In Car Entertainment, Telephone and Navigation**

All original equipment, accessories and controls must be present and operate correctly. Any operating discs or cards, remote units, headphones, battery charging leads, Bluetooth and any other equipment supplied with the car must be returned. If accessories have been wired-in or mounted on the dashboard, any holes or other damage must be neatly repaired when they are removed. Aerials must be left in place.

### **Driver Safety Equipment**

All original factory fitted driver safety equipment including reversing camera, speed limiter, adaptive speed controls must be working properly. Any other non-factory equipment such as dash camera, supplied with the car must be in working order and returned with the car.

## **Assessing The Condition Of Your Car**

When assessing the condition of your car:

- Make sure that the car is clean both the interior and exterior. Dirt can hide marks, tears and wear on upholstery and carpets, scratches and dents on the bodywork and wheels and damage to tyres.
- Make sure that the car is dry. If there's any water on the car, dew or rain, it will make it more difficult to spot cosmetic issues such as scratches and dents.
- Make sure that the lighting is good. Your car will be assessed in natural light so it's best to inspect it outside. If the light is poor or too bright, it could lead to you missing cosmetic issues such as scratches and dents.
- Be objective. Have a notepad and pen to note down what you find when checking over the car or use a camera or video to record this. You may find it helpful to ask a friend or family member to carry out the assessment either with you or separately so that you have another opinion.

Then

- Examine all of the panels of the car, not forgetting the roof!
- Crouch down at the front and the back of the car looking down each side which will help you to see dents that are otherwise difficult to spot due to light reflection.
- Check the windscreen, rear screen, mirrors, lights, sunroof and any other glass for damage such as chips and cracks.
- Check the wheels for scuffs and scrapes on the actual wheel and the wear on the tyres including the spare if applicable.
- Check the upholstery, interior trim and floor coverings for scratches, marks, stains, tears, burns and wear.
- Check the instrument panel and controls to make sure that nothing is missing.
- Check that the number plates are secure.

Check your findings against the finance company's Fair Wear and Tear Guide and make sure that anything which falls outside of what is acceptable is attended to prior to collection. Make sure that any repairs are carried out by reputable companies using genuine parts, cloth, paint et cetera and that the repairs are warranted in case of future issue.

## Other Considerations

### Keys etc

Make sure that you locate all items that came with the car and which may have been removed not forgetting the vehicle handbooks, navigation cards/discs, locking wheel nut, parcel shelf, umbrella, and first aid kit! Put everything back into the car as soon as you can so that you don't forget. Make sure that you have all keys ready to be returned on the day of collection.

### Cherished Number Plate

If you have a cherished number plate you need to start the removal process as early as possible and at least 12 weeks before the end of the contract to ensure that it is completed and bears the new numberplate on or before the collection date. This is your responsibility. The consequence of failing to remove a cherished plate in time could result in either a delayed collection

incurring additional charges including extended hire and aborted collection, or the car being collected and sold with your cherished plate, with no recourse against the finance company.

## **Booking The Collection**

You can ask us to organise the collection of the car by the finance company providing it's with one of our funding partners and if you're taking out a new contract, we can make sure that the collection takes place on the same day as your new car arrives. If your agreement is with a manufacturer's finance company, they have a different process so you will need to contact them directly to arrange for the collection.

Once collection has been booked you will receive a confirmation email either from us or from the finance company.

## **A Few Days Before Collection**

### **Personal Data**

Delete any personal contact and address information from the vehicle's onboard communication system. Discs and cards for satellite navigation systems should be left in the vehicle and, for security reasons, you should delete any personal information from the navigation database, including home address, postcode etc. All items, including paperwork and other correspondence that could reveal personal data about you, your friends or your family, should be removed from the vehicle.

### **Personal Possessions**

Ensure that you remove all personal possessions. The vehicle will go straight to auction and once the car has gone you won't be able to access the car.

## **Saying Farewell**

You must be advised of what to expect when the car is collected. A few leasing companies may arrange a full vehicle inspection and condition report at the point of the collection but most will provide you with an initial inspection and complete a full inspection later at their nominated site.



It's important that you are present at the point of the collection as the collection agent will walk around the car with you and you will be asked to sign a collection form and agree any damage. We recommended that you use your phone or tablet to film the inside and outside of your car when the collection agent is with you so that in the unlikely event of a dispute, you can show what the state you handed your vehicle back in. This means if your vehicle is scratched or dented on the journey back from collection, you are able to provide evidence and won't get charged for any damage that you didn't do. You should retain a copy of the collection note.

## **End of Contract Charges**

If there are any charges following the return of your vehicle, you will be contacted directly by the finance company.

## **What can I do if I have a complaint?**

Please contact either us or the finance company. Whilst we have no influence on the charges that are made we will do whatever we can to help resolve your complaint with the finance company. In the event of a dispute about the condition or damage to the vehicle, customers have the right to pay for an examination of the evidence by an independent qualified engineer, eg an engineer who is unrelated to the original inspection and agreed by both parties. The engineer's decision will be binding on both the customer and the BVRLA member. If the engineer finds in the customer's favour, the BVRLA member will refund the reasonable cost of the examination to the customer.

On occasion, disagreements will arise between customers and BVRLA members which cannot be settled directly. Unresolved disputes can be referred to the BVRLA by the customer and/or the member involved. To find information about this please visit the BVRLA's website [www.bvrla.co.uk](http://www.bvrla.co.uk) or write to them at:

Dispute Resolution Team  
BVRLA  
River Lodge  
Badminton Court  
Amersham  
HP7 0DD



## Frequently Asked Questions

What you need to know.

### **Is my car collected automatically?**

No, this is something which has to be pre-arranged.

### **Where do I get my car collected from/Can it be collected from a different address?**

Your car can be collected from anywhere within mainland UK.

### **Do I have to be there when it is collected?**

No. You can authorise someone else to act on your behalf but remember that they will be signing to confirm the vehicle's condition as if it was you.

### **Is it inspected on the day?**

Most of the time no – sometimes a brief inspection is done on site then a full one later (hence a reason for you to take photos of your car in case any damages occur after collection or if there are any disputes).

### **If there's any damage does this need to be sorted out beforehand?**

Yes – the Terms & Conditions within your contract state these need to be rectified before collection. The finance company will charge you for this.

### **Does it matter if I can't find the 2nd key?**

Yes it does – you will be charged even if you find it after collection as vehicles are sold on very quickly.

### **Will the same person delivering the new car be the same person taking the existing one away?**

This is highly unlikely – delivery is arranged via the dealer- ship and collection is arranged via the finance company of the existing vehicle.

