Customer Information Guide

2026

Welcome to your **Customer Information Guide**

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Your Hire Agreement

Novuna Vehicle Solutions offer a Hire Product to customers who wish to hire a vehicle of their choice for an agreed term and mileage. At the end of the Hire Period the vehicle is returned to Novuna Vehicle Solutions, the Agreement is for the use of the vehicle only and there is no option of ownership. This is typically called Personal / Business Contract Hire.

It is important that you read and understand the documents provided to you by your introducer and ask any questions you may have before you sign and agree to the terms and conditions. As the Agreement is pre-signed by Novuna Vehicle Solutions as soon as it is signed by you it becomes binding on both parties and your vehicle order will be placed.

You will have the option to select the following:
- The length of the Agreement (2-5 years for cars, 6 years for LCV)
- Expected total mileage (max 150,000 miles cars, 180,000 for LCV)
- Service and Maintenance covered by Novuna Vehicle Solutions (additional cost)

Once the order has been completed, you will receive updates regarding delivery of your vehicle directly from your intermediary or dealer. If the estimated delivery is extended by more than 10 weeks then you will have the opportunity to cancel the order.

The Agreement is not cancellable, unless you are an Individual, the asset is for your personal use only and you have entered into the agreement at a distance, you will have 14 days to notify us of your request to cancel the agreement. The 14 days period begins the day after the agreement is signed by you.

We will collect the initial rental payment (including VAT) via Direct Debit following delivery of your vehicle.
You will then pay fixed monthly rentals which will always be payable in advance on the last working day of each month.

Occasionally there is a delay in receiving notification of the vehicle delivery to start your Direct Debit payments. If this happens, we will collect all backdated payments within the same month. We call this a "Catch Up Invoice" which we will advise you of in writing. Please ensure that you have the funds available to cover the payment.
If the Manufacturer increases the cost of the vehicle prior to delivery to you, we will pass these costs on to you, you can choose not to proceed and to end the Hire Agreement at no cost.

At the end of your agreement, the vehicle will be inspected at the time of collection, it is important to be aware that charges may apply:
- Any damage considered to be outside of fair wear and tear in accordance with the British Vehicle Rental and Leasing Association (BVRLA) guidelines.
- Excess mileage charges (£ rate per mile is confirmed in your Hire Agreement) may apply if you exceed the agreed mileage stated in your Hire Agreement.

There will be no refund for unused mileage.

We hope you will find the information in this guide useful, if you have a question that is not covered in here or if there is anything you would like to discuss in more detail, please contact us on **0344 463 2900** or smecustomerservice@novunavehiclesolutions.co.uk and we will be happy to help.

Serviced and maintained by Novuna Vehicle Solutions

Scheduled maintenance and servicing

If you have opted for Service and Maintenance as part of your agreement, it is your responsibility to make arrangements and deliver the Vehicle to the service provider for scheduled maintenance or tyre replacement, therefore please refer to the vehicle handbook or contact the vehicle manufacturer or local dealer to ensure these are booked in a timely manner.

Your vehicle will be booked in to either a main dealer or independent repairer, depending on the make, model, age / mileage of your vehicle and the type of work required.

Important
Accidental damage, or damage caused by negligence or misuse, will be payable at your own cost and recharged back to you. This includes and is not limited to under-body protection, wheels and tyres, trim and body panels. Call out, collection and delivery charges will apply to damaged items.

Please note that glass and windscreen repairs fall outside the scope of your maintenance package.

Customer Services: 0344 463 2900
Monday to Friday, from 08:30 to 17:30
Bookings can be placed out of hours, but they won't be confirmed until the dealer / repairer is open.

Please Note: If you have a maintained vehicle with Novuna, you have access to our My Novuna Vehicle web-app, the quickest way to book your MOT and services.

Breakdowns and roadside assistance

If you have service and maintenance included within your agreement, all breakdown requirements as a result of wear and tear, or mechanical failure will be covered by Novuna. Manufacturers provide a breakdown service for at least the first year of your vehicle's first registration date as standard, after which, you will then default to our preferred supplier.

Our breakdown service will aim to be with you within 60 to 90 minutes once you have notified us. If they are unable to repair your vehicle roadside, you and your vehicle will be recovered to a safe location.

Roadside assistance and a home-start service is available for all emergencies, however costs of accidental damage or damage caused by negligence or misuse may be recharged. This will include recoveries as a result of tyre damage.

Customer Services: 0344 463 2900
24 hours a day 7 days a week

Please Note: If you have a maintained vehicle with Novuna, you have access to our My Novuna Vehicle web-app, the easiest way to reach the right contact for breakdowns and roadside assistance.

Tyres

If you have service and maintenance included in your Agreement and you arrange (and pay for) delivery of the Vehicle to the service provider for tyre replacement we will cover:

- Tyres which are defective as a result of a manufacturer fault or where the remaining tread is, due to fair wear and tear, no more than 2mm;
- Puncture repairs, unless the puncture cannot be repaired in which case we will pay for the cost of replacing the tyre; and

We will not pay for any damage caused by an accident or careless use of the Vehicle.

Customer Services: 0344 463 2900
Monday to Friday, from 08:30 to 17:30
Bookings can be placed out of hours, but they won't be confirmed until the dealer / repairer is open.

Please Note: If you have a maintained vehicle with Novuna, you have access to our My Novuna Vehicle web-app, the quickest way to book tyres.

Serviced and maintained by the customer

You are responsible for the insurance, upkeep and maintenance of the vehicle. Any provider can be used as long as it is carried out to the manufacturer's specifications and records of work is retained.

Insurance
You must ensure the vehicle is fully comprehensively insured at all times.

MOT
You must ensure that the vehicle has a valid MOT. This is required by either:
-The third anniversary of its registration. Please note, there may be an instance whereby your vehicle is registered prior to the date of delivery, you can request this information by emailing the Customer service team at smecustomerservice@novunavehiclesolutions.co.uk
-The anniversary of its last MOT, if it's over 3 years old

https://www.gov.uk/getting-an-mot

Servicing
Vehicles need to be serviced to keep them in good working condition and to keep your obligations in terms of the manufacturer's warranty. Not adhering to the service schedule may invalidate the warranty which could leave you liable for anything that goes wrong.

Service records for your vehicle must be stored safely, be kept up to date and retained with the car before handing it back at the end of the agreement. Depending on the vehicle and service provider, these records may be provided in either physical or digital format.

Where service history is maintained digitally by a garage, dealer, or manufacturer, this information may be stored within their internal systems rather than on the vehicle itself. In such cases, please ensure that all services are accurately recorded by your chosen service centre and request a printed or downloadable copy as evidence of the completed work. This documentation should be retained and provided when required.

If on collection of the vehicle, the service history is missing or incomplete, a £325 fee will be charged. A missed service is regarded as a service more than 28 days later than its due date or 500 miles over the specified service schedule, according to the manufacturers specifications, whichever comes first.

If you require a courtesy vehicle as part of a service, repair, or maintenance work, these are not guaranteed and are subject to the availability of the garage.

Repairs and Maintenance
Any parts that meet the manufacturer's specifications can be fitted to the vehicle, but please ensure you check this with your garage before booking.

Breakdown Assistance
Breakdown assistance outside of the manufacturer scheme is your own responsibility and will be at your own cost.

Tyres
All tyre replacements to be premium quality grade: No budget tyres to be fitted.

Foreign travel

In order to take a lease vehicle abroad, it is a legal requirement to be in possession of a VE103 Vehicle on hire certificate. This certificate confirms that you have Novuna's authority to take the vehicle abroad.

Please request a certificate via https://ve103.mynovunavehicle.co.uk/ at least 10 working days prior to travel.

There is a **£12.00** administration charge payable.

The VE103 is valid for one year and can be used as and when required up until expiry; it is vehicle specific so can only be used for the vehicle and persons detailed in the application. When travelling abroad, please ensure you carry the VE103 and a copy of your motor insurance.

European travel is not included in your agreement, therefore any costs for maintenance or breakdown abroad will be your responsibility. Adequate breakdown cover for the vehicle and passengers must be purchased separately prior to travel. Often, manufacturers will offer European breakdown cover in their warranty. Information on this can be found in your vehicle's handbook.

Vehicle cannot be taken outside the United Kingdom without our prior written consent for more than 30 consecutive days at a time and no more than twice every 12 months and the Vehicle must be insured during such time.

Please ensure you are aware of other countries' laws relating to tyres and compulsory vehicle equipment.

Personalised Number Plates

Adding a personalised number plate onto your lease vehicle:

1. Contact DVLA and request to have it put on retention prior to delivery of the vehicle, the nominee on the certificate will need be “Novuna Vehicle Solutions”.
2. Once the vehicle has been delivered, you will need to make contact with us to arrange for your number plate to be added onto the new vehicle.
3. There is an administration fee of £25.

Removing your personalised number plate from your lease vehicle:

1. Please contact Novuna 8 weeks before the agreement is returned at the end of the agreement and we will arrange for the plate to be retained through the DVLA.
2. There is an administration fee of **£25.00** - this is in addition to any fees payable to the DVLA.

Customer Services: 0344 463 2900
FleetAdmin@novunavehiclesolutions.co.uk
Monday to Friday, from 08:30 to 17:30

Early Termination

If you wish to end your Hire Agreement and return your vehicle before the end of your contract, please contact us for a quote on **0344 463 2900** or smecustomerservice@novunavehiclesolutions.co.uk.

You can choose to terminate your lease early at any point in the agreement. Early termination fees apply:
35% of outstanding rentals in the first 12 months
50% of outstanding rentals thereafter
Excess mileage (pro-rated) and damage charges will also apply in accordance with the terms of your agreement.

Customer Services: 0344 463 2900
Monday to Friday, from 08:30 to 17:30

Accidents and write offs

You should make sure you have suitable insurance in place so that, if your vehicle is written off or stolen, you are fully protected from any shortfall that may arise when the agreement is settled. Insurance policies can differ, so it's important to ensure your cover is sufficient to meet the obligations of your agreement, including providing enough protection to cover any balance owed in the event of a total loss or theft.

Making sure you have the right insurance in place helps protect you from unexpected costs if your vehicle is written off or stolen.

If your vehicle is declared a total loss, we will provide your insurer with the settlement figure in accordance with the terms and conditions of your agreement. Your insurer will assess the claim and send us the payment in line with the level of cover included in your policy. Once we receive the insurance payment, we will terminate your agreement as of the date of the incident. If the insurance payment does not clear the full balance required under your agreement, you will be responsible for any remaining shortfall. You will also be liable for any insurance excess charge applied by your insurer. An invoice will be issued for any outstanding balance once the insurance payment has been received.

It is also important to be aware that if you paid rentals in advance, these payments will not be refunded.

If you have been in an accident and your vehicle has been confirmed as written off please complete the following steps:

1. Please contact Cox Automotive **ukca.mismotorclaims@coxautoinc.com** and provide the following information:
- Date of incident
- Approx. mileage
- Insurance company name
- Contact details (email preferable)
- Claim reference number
- Excess amount
2. On request Novuna will send to your insurance company:
- Copy of the V5
- Settlement figure
3. Keep your direct debit open in order to continue paying your monthly rentals. Once the claim is settled we will credit back any overpaid rentals to you.

Customer Services: 0344 463 2900
smecustomerservice@novunavehiclesolutions.co.uk
Monday to Friday, from 08:30 to 17:30

If you have accident management as part of your agreement and need assistance, simply visit the My Novuna Vehicle web-app to reach the right contacts.

Fines

You will be responsible for any driving or parking fines.

An administration charge of **£12.50+ VAT** will be applied in addition to any fine incurred.

Customer Services: 0344 463 2900
smecustomerservice@novunavehiclesolutions.co.uk
Monday to Friday, from 08:30 to 17:30

Personal Details

Please ensure you notify Novuna of any changes to your personal contact or address details. Failure to do so could result in a delay in the issuing of fines and you may incur additional charges.

Mileage Amendments

If you have had a change in circumstances since entering into your Agreement we may be able to consider an Agreement change. Our specialist team will assess if it is the most suitable option given your circumstances.

Mileage Amendment requests will be considered on a case by case basis.

All amendments will be subject to:

- Affordability and credit check
- Cars: Maximum 150,000 miles or 60 months
- Vans: Maximum 180,000 miles or 72 months

Mileage amendments can be quoted at 5,000 mile intervals.

Please note that requests to amend mileage must be made at least four months prior to your contract end date. We will otherwise be unable to make any changes to your mileage allowance. Any mileage driven above your contracted allowance will be subject to excess mileage charges.

Customer Services: 0344 463 2900
smecustomerservice@novunavehiclesolutions.co.uk
Monday to Friday, from 08:30 to 17:30

Extending Your Agreement

Extension options vary depending on the type of agreement you have. Please refer to the table on the following page for details of your specific agreement and how this may affect your payment dates and future payments.

Customer Services: 0344 463 2900
smecustomerservice@novunavehiclesolutions.co.uk
Monday to Friday, from 08:30 to 17:30

Hire Agreement Extension Options and Payment Date Adjustments

AGREEMENT TYPE:	Non Regulated Fixed Term Hire Agreement	Regulated Minimum Period Hire Agreement	Regulated Minimum Period Hire Agreement	Regulated Fixed Term Hire Agreement
AGREEMENT DATE:	**All Non Regulated**	**Pre 14th February 2022**	**14th February 2022 – 17th January 2024**	**17th January 2024 onwards**
Agreement Description	An Agreement to Hire a Vehicle for a fixed period of time only e.g. Term 36 months	An Agreement to Hire a Vehicle for a minimum period of time e.g Minimum Period of 36 months Option to continue on a daily basis unless either party provides 10 days written notice up to either 6 or 12 months	An Agreement to Hire a Vehicle for a minimum period of time e.g. Primary period of 36 months with the ability to continue on a daily basis on the same terms unless either party provides 10 days written notice	An Agreement to Hire a Vehicle for fixed period of time only e.g. Term 36 months.
Initial Payment Date	Usually within 3 weeks of the vehicle delivered, we will write to you with 10 working days' notice to inform you of the date.	Usually within 3 weeks of the vehicle delivered, we will write to you with at least 2 weeks' notice to inform you of the date.	Usually within 3 weeks of the vehicle delivered, we will write to you with at least 2 weeks' notice to inform you of the date.	Usually within 3 weeks of the vehicle delivered, we will write to you with at least 2 weeks' notice to inform you of the date.
Secondary Period of hire?	No	Yes – continues into a secondary period on a daily basis up to either 6 or 12 months depending on Agreement terms	Yes – Agreement continues into a secondary period on a daily basis until either party provides 10 days written notice. Subject to max 150,000 miles or 36 months	No
Secondary Period Billing	N/A	A month after the original payment date. Ie Minimum Period - June rental collected end of June Secondary – June rental collected end of July	A month after the original payment date. Ie Primary – June rental collected end of June Secondary – June rental collected end of July	N/A
End of Contract Options	You may choose to continue leasing the vehicle on a rolling monthly basis at the price communicated to you in the end of contract communications issued 6, 4, 2 and 1 month before your contract end date. Alternatively, you may choose to purchase the vehicle or return it at the end of the agreement. If no action is taken, the agreement will automatically continue on a rolling monthly basis at the price previously communicated to you. Further information will be provided before the contract end date to help you make your decision.	At the end of the Secondary Period, you may chose to purchase the vehicle or return it. Further information about your available options and the actions required will be provided in end of contract communications issued 6,4,2 and 1 month before your end of contract date. The vehicle must be either purchased or returned.	At the end of the Secondary Period, you may chose to purchase the vehicle or return it. Further information about your available options and the actions required will be provided in end of contract communications issued 6,4,2 and 1 month before your end of contract date. The vehicle must be either purchased or returned.	You may choose to continue leasing the vehicle on a rolling monthly basis at the price communicated to you in the end of contract communications issued 6, 4, 2 and 1 month before your contract end date. Alternatively, you may choose to purchase the vehicle or return it at the end of the agreement. If no action is taken, the agreement will automatically continue on a rolling monthly basis at the price previously communicated to you. Further information will be provided before the contract end date to help you make your decision.

Hire Agreement Extension Options and Payment Date Adjustments

AGREEMENT TYPE:	Non Regulated Fixed Term Hire Agreement	Regulated Fixed Term Hire Agreement
AGREEMENT DATE:	All Non Regulated	17th January 2024 onwards
Normalised Monthly Rolling Extension Billing	If your monthly rental remains the same Your rentals will be invoiced in arrears, meaning the rental will be invoiced at the end of each month for that month's use. • If your contract started on the 1st of the month, you'll be invoiced for a full calendar month's rental on the last day of each month. Payment is then taken the last working day of the following month or next working day after this if you pay on the 1st **Because of this change, you will not have a rental payment taken in the month your agreement ends.** • If your contract started on any other day of the month, you'll be invoiced for a part month's rental on the last day of the month up to the end of that month. Then a full calendar month's rental thereafter. Payment is then taken the last working day of the following month or next working day after this if you pay on the 1st **Because of this change, you will not have a rental payment taken in the month after your agreement ends.** If your monthly rental is changing For the first month of normalised, you'll continue to be billed in advance on your current payment schedule at the new rental. From the 2nd Month of normalised, your rentals will be invoiced in arrears, meaning the rental will be invoiced at the end of each month for that month's use. For the second standard (normalised) rental: • If your contract started on the 1st of the month, you'll be invoiced for a full calendar month's rental on the last day of each month. Payment is then taken the last working day of the following month or next working day after this if you pay on the 1st **Because of this change, you will not have a rental payment taken in the second month after your agreement ends** • If your contract started on any other day of the month, you'll be invoiced for a part month's rental on the last day of the month up to the end of that month. Then a full calendar month's rental thereafter. Payment is then taken the last working day of the following month or next working day after this if you pay on the 1st **Because of this change, you will not have a rental payment taken in the month after your agreement ends.** Billing Upon Vehicle Return If you return your vehicle on the last day of the month you will have one further rental payment after collection for that calendar month. Payment is then taken the last working day of the following month or next working day after this if you pay on the 1st. If you do not return your vehicle on the last day of the month you will have two further rental payments after the collection for the previous calendar month and the current months rental days used Payment is then taken the last working day of the following month or next working day after this if you pay on the 1st.	If your monthly rental remains the same Your rentals will be invoiced in arrears, meaning the rental will be invoiced at the end of each month for that month's use. • If your contract started on the 1st of the month, you'll be invoiced for a full calendar month's rental on the last day of each month. Payment is then taken the last working day of the following month or next working day after this if you pay on the 1st **Because of this change, you will not have a rental payment taken in the month your agreement ends.** • If your contract started on any other day of the month, you'll be invoiced for a part month's rental on the last day of the month up to the end of that month. Then a full calendar month's rental thereafter. Payment is then taken the last working day of the following month or next working day after this if you pay on the 1st **Because of this change, you will not have a rental payment taken in the month after your agreement ends**. If your monthly rental is changing For the first month of normalised, you'll continue to be billed in advance on your current payment schedule at the new rental. From the 2nd Month of normalised, your rentals will be invoiced in arrears, meaning the rental will be invoiced at the end of each month for that. For the second standard (normalised) rental: • If your contract started on the 1st of the month, you'll be invoiced for a full calendar month's rental on the last day of each month. Payment is then taken the last working day of the following month or next working day after this if you pay on the 1st **Because of this change, you will not have a rental payment taken in the second month after your agreement ends** • If your contract started on any other day of the month, you'll be invoiced for a part month's rental on the last day of the month up to the end of that month. Then a full calendar month's rental thereafter. Payment is then taken the last working day of the following month or next working day after this if you pay on the 1st **Because of this change, you will not have a rental payment taken in the month after your agreement ends.** Billing Upon Vehicle Return If you return your vehicle on the last day of the month you will have one further rental payment after collection for that calendar month. Payment is then taken the last working day of the following month or next working day after this if you pay on the 1st. If you do not return your vehicle on the last day of the month you will have two further rental payments after the collection for the previous calendar month and the current months rental days used Payment is then taken the last working day of the following month or next working day after this if you pay on the 1st.

Hire Agreement Extension Options and Payment Date Adjustments

AGREEMENT TYPE:	Non Regulated Fixed Term Hire Agreement	Regulated Minimum Period Hire Agreement	Regulated Minimum Period Hire Agreement	Regulated Fixed Term Hire Agreement
AGREEMENT DATE:	**All Non Regulated**	**Pre 14th February 2022**	**14th February 2022 – 17th January 2024**	**17th January 2024 onwards**
Date Payment Collected	Last working day or 1st working day of every month dependent on what you've agreed	Last working day or 1st working day of every month dependent on what you've agreed If following a secondary period of hire – two payments will be taken at the end of the first month/first working day after this	Last working day or 1st working day of every month dependent on what you've agreed	Last working day or 1st working day of every month dependent on what you've agreed
Early Termination	Primary period – Yes Secondary period – No Further extension – No 35% of remaining rentals in year 1, 50% thereafter (Damage outside of fair, wear and tear and excess mileage (pro-rated) charges apply)	Primary period – Yes Secondary period – No Further extension – No 35% of remaining rentals in year 1, 50% thereafter (Damage outside of fair, wear and tear and excess mileage (pro-rated) charges apply)	Primary period – Yes Secondary period – No 35% of remaining rentals in year 1, 50% thereafter (Damage outside of fair, wear and tear and excess mileage (pro-rated) charges apply)	Primary period – Yes Secondary period – No Further extension – No 35% of remaining rentals in year 1, 50% thereafter (Damage outside of fair, wear and tear and excess mileage (pro-rated) charges apply)

End of Contract

Please arrange Collection in the last 30 days of your Agreement and ensure at least 10 working days notice is provided.

The quickest way to do this is through our driver web app, **My Novuna Vehicle**. Alternatively, you can do this by emailing our collection agent Manheim Cox Automotive (Manheim) on **UKCA.NovunaBookings@coxautoinc.com** who will confirm your appointment date and time.

Information required for booking:
1. Registration
2. Vehicle collection address
3. Name of person present for collection (yourself or a nominated person)
4. Email address and contact number (for you or a nominated person)

Prior to your inspection and collection with Manheim, Please take time to read through the **Manheim Return Guide** and our End of Contract Information on our website.

Electric vehicles: Do not forget to log out of your driver app and remove any personal data from the vehicles system.It may result in the next driver accessing your payment information if not removed.

Please be aware that there is a charge for any aborted or cancelled collections:

- Vehicles in a non-roadworthy condition (please refer to the Manheim Return Guide for more information)
- Amendments or cancellations made after 12pm on the working day prior to your scheduled appointment.

Region	Abort fees
Mainland UK	£197.10 + VAT for Cars £220.10 + VAT for Light Commercial Vehicles
Northern Ireland	£563.00 + VAT for Cars £621.00 + VAT for Light Commercial Vehicles
Isle of Man, Jersey, Guernsey and Isle of Wight	£380.92 + VAT for Cars £391.62 + VAT for Light Commercial Vehicles

The inspectors are trained to assess damage in accordance with the BVRLA's Fair Wear and Tear standard. Fair wear and tear occurs when normal usage causes acceptable deterioration to a vehicle. If you exceed these standards then you will be liable to pay for the damages.

Manheim will provide you with a doorstep report at the time of collection confirming their findings and subsequently Novuna will provide you with a full inspection report with images taken by the inspector and any associated costs.

For further guidance, please refer to the BVRLA Fair Wear and Tear guide.

Tel: 0333 136 1025
Manheim: UKCA.NovunaBookings@coxautoinc.com
Monday to Friday, from 08:30 to 17:30

Struggling to make your payments

If you miss a payment or have experienced a change in circumstances which may mean you will struggle with future payments, we are here to support you.

Please contact us on 0343 3519 021 or ramt@novunavehiclesolutions.co.uk and we will work with you to discuss options and find a solution tailored to you after taking into consideration your overall financial position. This support will be available if you're struggling for the first time or if you've already had help.

For all limited companies please contact us on creditc@novunavehiclesolutions.co.uk or your dedicated credit controller (you can find their information on your Direct Debit collection advice).

Talking to us will not affect your credit file, we can support you. If you agree an arrangement with us, this will be reflected on your credit file, but this also happens if you miss payments.

If you feel as though you need further support, please find below a list of debt charities and not-for-profit organisations who will be able to provide financial help and support:

Money Helper
www.moneyhelper.org.uk
Tel: 0800 138 0555 or WhatsApp 077 0134 2744

Business Debt line
www.businessdebtline.org or call 0800 197 6026

Citizens Advice
www.citizensadvice.org.uk/debt-and-money/

National Debt line
www.nationaldebtline.org or call 0808 808 4000

Step Change Debt Charity
www.stepchange.org or call 0800 138 1111

Mental Health & Money Advice
www.mentalhealthandmoneyadvice.org/en/

Retail Account Management Team: 0343 3519 021 or
ramt@novunavehiclesolutions.co.uk
Monday to Friday, from 08:30 to 17:30

Credit Control Team: 0163 558 9744 or
creditc@novunavehiclesolutions.co.uk
Monday to Friday, from 08:30 to 17:30

Change to your circumstances

We are here to support through any unexpected change in your circumstances. Please contact us to discuss further.

Retail Account Management Team: 0343 3519 021 or
ramt@novunavehiclesolutions.co.uk
Monday to Friday, from 08:30 to 17:30

Complaints

We are committed to providing the best possible service to our customers. However, if you are not satisfied with any aspect of our service, please let us know.
Once we have received your complaint: We will try to resolve your complaint as soon as possible, or within three business days from receipt. If we are unable to reach a resolution, your complaint will be escalated to our Escalated Complaints Team.
We will follow the steps outlined below:

- 5 working days of receiving your complaint: We will write to you, either to acknowledge receipt of your complaint, or to respond on the matters you have raised.

- 4 weeks: If we are unable to provide you with a final response at this stage, we will write to you to explain the reasons why and when we expect to be able to provide it.

- 8 weeks: We will provide our final response with full details including the outcome of our investigation.
- If we are unable to resolve your complaint within eight weeks of receipt, we will write to you explaining the reasons for the delay and give you an indication of when we expect to be able to provide a resolution. You will also be provided with your escalation rights.

We want to be able to resolve your complaint to your full satisfaction, however, if you feel our response to your complaint does not fully address all of your concerns, please let us know so we can see if there is anything more we can do.

Financial Ombudsman Service

If you are not satisfied with our response to your complaint and wish to take this further externally, you may be able refer the matter to the Financial Ombudsman Service. We will advise you in our final response if that is the case and you must then contact them within six months of the date of our final response to you.

Address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk
Phone: **0800 023 4567** or **0300 123 9123**
E-mail: complaint.info@financial-ombudsman.org.uk

Alternatively, Novuna Vehicle Solutions are members of the British Vehicle Rental and Leasing Association (BVRLA) and adheres to their Codes of Conduct. If you are dissatisfied with the outcome of your complaint, The BVRLA offers a free Alternative Dispute Resolution (ADR) Service and will investigate whether Novuna has complied with their Codes of Conduct. Please see their website for more information: BVRLA Making a complaint (ADR).

Tel: 0800 542 5578
Email: customercare@NovunaVehicleSolutions.co.uk
Monday to Friday, from 08:30 to 17:30

Privacy Policy

Our Privacy Notice explains how we collect, use and disclose personal information about you when you visit the site and when you contact us, whether by e-mail, post, fax or telephone using the contact options on the site. The information you provide to us may then be shared with other companies in the Mitsubishi HC Capital UK (trading as Novuna) and Mitsubishi HC Capital Europe group (see below all companies that form the “Group”). Where we refer to the Company, this will also include the Group unless we explain otherwise.

Novuna is a trading style of **Mitsubishi HC Capital UK PLC** Authorised and regulated by the Financial Conduct Authority. Financial Services Register no. 704348.

Registered Office: Novuna House, Thorpe Road, Staines-upon-Thames, Surrey, TW18 3HP. Registered in Cardiff under company no. 1630491.