

Customer information guide

2022

Tomorrow. Together

Welcome to your customer information guide

This document details all key events that may occur during and at the end of your agreement, so you can navigate your leasing journey with Novuna Vehicle Solutions. Please ensure you read the guide carefully, to familiarise yourself with how your agreement works.

Agreement Information

Novuna maintained agreements

Maintenance and servicing

Breakdowns and roadside assistance

Tyres

Customer maintained agreements

Customer maintained agreement hire FAQs

During your Agreement

Foreign travel

Informal extensions

Formal extensions

Mileage Increase

Personalised/Private Number Plates

Early termination

Accidents and write-offs

Fines

End of Agreement

Service history

Excess mileage

Fair Wear & Tear: what to expect

Vehicle collection

Inspection outcome

Checking your vehicle for damage

Manheim Self Appraisal Driver App

Charging methodology

Contact Information

Customer service team

Company address

Complaints procedure

Agreed information

Novuna Vehicle Solutions maintained agreements

If you have opted for a maintenance package within your agreement, this section describes all of the services that are available to you during the life of your vehicle agreement with us.

It is important to note, whilst we provide the maintenance cover, it is your responsibility to arrange your servicing and maintenance bookings. This can be done via our driver line on 0344 463 2900, where our team can book services on your behalf, call for roadside assistance, arrange tyre replacements, or provide information on travelling abroad. It is your responsibility to know when this is required. You can find this information either by referring to your vehicle's handbook or contacting your vehicle manufacturer or local dealer.

Maintenance and servicing

Novuna Vehicle Solutions maintained agreements include the cost of all repairs and maintenance, providing the vehicle is taken to an approved garage.

When you contact our driver line, a representative will happily book your vehicle in for you. We will direct the vehicle to either a main dealer or independent repairer, depending on the make, model, age / mileage of your vehicle and the type of work required. We will pay for all scheduled maintenance and servicing, excluding costs of accidental damage, or damage caused by negligence or misuse, which will be payable at your own cost and recharged back to you. This includes and not limited to damaged glass and windscreens, under-body protection, wheels & tyres, trim and body panels. Call out and collection and delivery charges will apply to damaged items.

We are able to arrange for collection and delivery services with our approved garages, subject to availability. Courtesy cars can be arranged, however you may be required to pay a deposit, and this service is subject to your local garage's availability. When making a courtesy car request, please specify your requirements if you have any. It is likely that we may not be able to provide you with a like for like replacement vehicle but we will accommodate as best as possible.

To book a routine service or repair, please contact us on **0344 463 2900**. This service is available Monday to Friday, from 08:30 to 18:00. Bookings can be placed out of hours, but they won't be confirmed until the repairer is open.



Breakdowns and roadside assistance

In our maintained agreement, we will look after all breakdown requirements as a result of wear and tear, or mechanical failure, until the end of the agreement.

Manufacturers will 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 breakdown preferred supplier. Our breakdown service is currently provided by the RAC, and they will aim to be with you within 60 to 90 minutes once you have notified Novuna Vehicle Solutions of the breakdown. If they are unable to repair your vehicle road-side, 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.

For breakdown recovery, please contact **0344 463 2900**. This service is available 24-7.

Tyres

Novuna Vehicle Solutions maintained agreements include tyre cover as part of fair wear and tear or accidental damage. We operate a no-quibble tyre policy on all new contracts after 17 July 2017, whereby we will cover tyres for all repairs and replacements due to wear and tear and accidental damage. Damage as a result of deliberate misuse, theft or vandalism is not included.

We will replace any tyres with tread at 2mm (UK legal minimum is 1.6mm) over the central three-quarters of the tyre. We will always replace your worn or damaged tyres with our preferred premium brand tyre.

For details of your local provider or to arrange a repair or replacement tyre, please contact our Driverline by calling **0344 463 2900**. This telephone service is available 24/7.

Please note, normal hours for fitment are between 08.30 and 17.30, however, bookings can also be made out of hours.



Customer maintained agreements

If you have decided to opt for a customer maintained agreement, rather than a Novuna Vehicle Solutions maintained agreement, you will be responsible for arranging, booking, and paying for all services, MOTs and repairs, in line with manufacturer requirements. If you are arranging for your own tyre replacements, you can use any E marked EU approved brand of tyre. Any breakdown outside of the manufacturer scheme is your own responsibility and will be at your own cost.

It is very important that all service records for your vehicle are stored carefully, are up to date and retained with the car before handing it back at the end of the agreement. You can find out more about this within the End of Agreement section.

Customer maintained agreement hire FAQs

Who can be used for servicing/MOTs?

Any provider can be used for servicing and MOTs within Novuna Vehicle Solution's customer maintained agreement, as long as it is carried out to the manufacturer's specifications, and has taken place at the correct service intervals which the manufacturer has put in place, with a record of the work done.

What type of parts should be fitted?

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.

What 'brand' of tyres will be used? Premium or any compatible tyre.

Our preference would be to fit premium tyres, however you are welcome to fit any E marked EU approved brand of tyre.



During your agreement

Foreign travel

When it comes to traveling abroad with your vehicle, you are required to issue your request to us at least 10 working days prior to your travel. Please ensure you have all the appropriate documentation when arranging to do this. Our Driver Line can assist with issuing you a VE103 document, to be able to do this. To book your VE103 certificate, please email:

ve103@allfleetservices.co.uk or call 0344 463 2900

You will be sent a pack containing the VE103 and a letter of authority confirming that you have permission to use the vehicle abroad.

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.

In addition to the VE103 you will be required to carry a copy of your motor insurance.

There may be an admin fee of £12 payable.

Please note, European travel is not included as part of any of our agreements. The cost is therefore not included in the monthly rental; and 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.

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

Often, manufacturers will offer European breakdown cover in their warranty. Information on this can be found in your vehicle's handbook.

Regulated Agreement-Extensions

Minimum Term Regulated Hire Agreement

Informal Extensions

If there have been no changes to the original agreement then under the terms of the agreement you can continue to hire your vehicle for a further 6 or 12 months on the same terms - the details of which can be found in your agreement.

During the extension period, either party can provide 10 days written notice to end the hiring period and arrangements will be made to return the vehicle.

No additional fees are applied to continue your agreement past the minimum term.

Please contact us if you would like to continue your hire agreement on the same terms:
smcustomerservice@NovunaVehicleSolutions.co.uk

Formal Extensions

If after this period you wish to extend your agreement further you will need to submit a formal extension request for either 6 or 12 months. If agreed we will provide you with a modified agreement which you will need to sign and return if you wish to proceed.

Quotes are based on the age, mileage, predicted end mileage and the extension term requested.

An Early Termination Fee of 50% of remaining rentals will be applied if you end the extension agreement early.

If your initial agreement was arranged by a broker, please contact your broker representative directly for a quotation. If your agreement was arranged by Novuna Vehicle Solutions directly, please contact us at smcustomerservice@NovunaVehicleSolutions.co.uk

Fixed Term Non Regulated Agreements

It may be possible to formally extend your agreement in the final 4 months before your agreement end date and you can request a quote for this.

Agreements may be extended for either 6 or 12 months on a pro-rated mileage, the total agreement mileage must not exceed 150,000 miles or 60 months for cars and 180,000 miles or 72 months for vans. Any increase over pro-rated mileage will be calculated on an individual basis.

Please note, we are unable to accept an extension request after the final month of the agreement.

Quotes are based on the age, mileage, predicted end mileage and the term for which you are extending your vehicle. If you have opted for a Novuna Vehicle Solutions maintained agreement, any extension quote will include the cost of maintaining the vehicle for the extended period of hire.

A signed contract extension agreement will be required for all formal extensions.

An Early Termination Fee of 50% of remaining rentals will be applied if you end the extension agreement early.

If your agreement was arranged by a broker, please contact your broker representative directly for a quotation.

If your agreement was arranged by Novuna Vehicle Solutions directly, please contact us at smcustomerservice@NovunaVehicleSolutions.co.uk

Customer information guide

Mileage Increase

If you wish to increase the mileage on your agreement, you can request a quote for this.

Mileage Increase requests are subject to the following:

- The total agreement mileage does not exceed 150,000 miles for cars
- The total agreement mileage does not exceed 180,000 miles for Vans
- Mileage requests must have at least 5000 miles total difference
- Mileage increase requests cannot take place in the first 6 months or in the last 6 months of the lease
- There must be 12 months between each adjustment

A quotation for an increase in your mileage can be requested by contacting Novuna Vehicle Solutions at smecustomerservice@NovunaVehicleSolutions.co.uk

Once you have made the request, this will be sent for consideration and a decision. A member of the team will then get back to you to discuss your options.

Quotes are based on the age, mileage, and predicted end mileage. If you have opted for a Novuna Vehicle Solutions maintained agreement, any costs associated with this are also factored into the quote.

Private number plates

Any private plates will need to be put on retention prior to delivery of the vehicle and the nominee on the certificate will need be "Novuna Vehicle Solutions". This is actioned directly with DVLA by the Owner of the plate.

Once the vehicle has been delivered, you should contact Novuna Vehicle Solutions Fleet Compliance team to arrange for the private plate to be put onto the new vehicle.

Prior to the vehicle being returned at the end of the agreement the plate will need to be retained through the DVLA, therefore please contact the Fleet Compliance team 8 weeks before the agreement ends for the process to be carried out.

We charge an admin fee of £25.00 for this process to be completed - this is in addition to any fees payable to the DVLA.

You can email our Fleet Compliance team at Fleetadmin@NovunaVehicleSolutions.co.uk or phone them on 0344 463 2900.

Early termination

You can choose to terminate your lease early at any point in the agreement. In all circumstances a termination fee will be required, which will be 50% of all outstanding rentals.

To request a quote to terminate your agreement early, please contact smecustomerservice@NovunaVehicleSolutions.co.uk

The issued document should be signed and returned within the period outlined on the letter and payment arrangements made.

Once this has been done collection requests need to go to UKCA.NovunaBookings@coxautoinc.com or call 0344 463 2900

Please note, any damage recharges will still apply and mileage is on a pro-rata basis for the period of time that you have had the vehicle.

Accidents and write-offs

If your insurance company has confirmed that your vehicle is a 'write off', you will need to contact us on **0344 463 2900** to let us know. We require the following information:

- Date of incident
- Approx. mileage
- Insurance company name
- Contact details (email preferable)
- Claim reference number
- Excess amount

Please note you are required to provide your insurance company with the following contact so that they can contact us UKCA.NovunaVehicleSolutions.administration@coxautoinc.com

Your insurance company will then request, from us, a copy of the V5, along with any other supporting documentation which will be sent to them with the settlement figure.

You must keep your direct debit open in order to continue paying your monthly rentals, until the claim is settled. Once the claim is settled, the 'Retail Account Management Team' will credit back any overpaid rentals to you.

Your insurance company will provide us with an agreed settlement figure (the valuation they have given for the vehicle).

It is your responsibility to cover the difference between this figure and the Novuna Vehicle Solutions book value.

You will also be liable for any insurance excess. As soon as the monies are received from the insurance company, the vehicle will be terminated and backdated to when the settlement figure was calculated; usually the date of the incident. It is at this point that an invoice will be raised for any excess and shortfall monies that may be payable.

Fines

In the event that you receive a fine for parking, driving in a bus lane etc., we will usually nominate the company that the vehicle is leased to, however different processes can apply, depending on the type of fine.

For fines which we transfer liability or forward the documents to you (e.g. congestion charges, warning letters) - a handling charge of £15.00 inc. VAT is applied.

For fines which we pay and recharge (e.g. those which escalate to charge certificate or road tolls) we charge the fine amount together with an admin fee of £15.00 inc. VAT.

9bX 'cZ'U[fYYa Ybh'

Service history

Mēi f'j Y\JW'a i ghVY'fYh fbYX'j b'U'Y[U'UbX'fcUXk cfh'mVēbX]h]cbž'k]h' U'j U'X'A CH'Vf]Z]WU'f]ZUdd'JWV'Y'UbX'U'gYfj]Vb['XcW'a YbhU]cb' g\ci 'X'VY'dfYgYbž'k]h'bc'ci hghUbX]b['gYfj]Vb['cf'a U]bhYbUbV' fYei]fYa Ybhg": U]i fY'hc'dfcj]XY'h]g'a UmfYgi 'h]b'fYVUf[Yg'VY]b[' Udd'JYX"

Excess mileage

9l Wgg'a]YU[Y'VUf[Yg'k]'VY'Udd'JYX'Z'nci 'Yl WYX'nci f'U[fYYX' U[fYYa Ybh'a]YU[Y" Mēi 'Wb'Z]bX'ci h'h'Y'Ua ci bh'dYf'a]Y'VUf[YXž' ci h]bYX'j b'nci f'\]fY'U[fYYa Ybh'Z'nci '\Uj Y'Yl WYXYX'nci f'U[fYYa Ybh' a]YU[YžUb]bj c]V'k]'VY[YbYfUH'Y' dcb'hYfa]bU]cb'cZ'h'Y'j Y\JW' UbX'gYbh'hc'nci "'H'Y'Yl Wgg'a]YU[Y'g'VW'W'UH'YX'cb'U'dfc]fUH'VUg]g' UbX'VUf[YX'Ug'U'XU]mfUH'Ua ci bh'Mēi f'Yl Wgg'a]YU[Y'VUf[Y'k]'VY']bj c]VX'hc'nci 'k]h]b'%'('k cf_]b['XUng'UZhf'nci f'j Y\JW'\Ug'VYYb' Vē'YVYX"

Please note, if you return your vehicle under the contracted mileage allowance, no monies will be owed to you.



Fair wear & tear: what to expect

We believe in complete transparency, especially when it comes to any charges that you may incur, throughout your lease, or at the end of your vehicle leasing agreement with us.

One area that can be unexpected is the charges you may incur as a result of wear and

tear identified on the vehicle at the end of the agreement.

This section aims to provide you with:

- Clarity on the collection and inspection process
- The methodology we use to identify unfair wear and tear
- The charging system we use to calculate any potential charge

It is important that you understand all of the elements in this document, before your vehicle is returned to us.

Vehicle collection

It is your responsibility to arrange the collection of the vehicle with Novuna Vehicle Solutions.

This will need to be requested within the last month of your agreement and prior to your agreement end date.

The inspecting/collecting agent will advise of the inspection and collection dates.

Please note that inspection and collection may take up to 10 working days to book and may not be on the same day.

You must not drive the vehicle after the inspection has been carried out as this will invalidate the inspection report.

In order to arrange the collection of your vehicle, please contact UKCA.NovunaBookings@coxautoinc.com

When you arrange for your vehicle to be collected, we will confirm the collection date with you in advance.

It is important that your vehicle:

- Has been cleared of any personal items
- Is clean, and complete with all original equipment*
- Has a valid MOT
- Is in a roadworthy condition - the collection will be aborted if we are unable to drive the vehicle away legally (additional charges will apply in this instance. Current charge is £128.00 + VAT, but this may vary depending on collection agent)
- Has no warning, alert lights or messages on the dashboard /display
- We also recommend that you erase any personal data that may have been stored in the vehicle's systems, such as satellite navigation or media interfaces

*Such as spare keys, service books with full service details and other items such as satellite navigation CDs and parcel shelves.

What will happen on the day of collection?

The collection will take place at the requested collection address. A qualified inspector will complete a full visual inspection inside and out of the vehicle, and will assess its condition against a set of guidelines, known as the 'British Vehicle Rental and Leasing Association (BVRLA Fair Wear and Tear Guide'.

The BVRLA is an independent body that has produced a recognised industry standard guide for leasing companies to use. This guide details what is deemed acceptable and unacceptable wear and tear on a vehicle, depending on its age and mileage.

As a member of the BVRLA, Novuna Vehicle Solutions adheres to these Fair Wear and Tear Guidelines, and a copy can be obtained on our website:

<https://www.novunavehiclesolutions.co.uk/bvrla-fair-wear-and-tear/>

Before the vehicle is driven away, the inspector will highlight and show to you each area of damage on the vehicle that would be deemed unfair wear and tear, along with the cost of repairing the damage or replacing any missing items.

Novuna Vehicle Solutions will waive the damage charge for anything up to and including £150.00. However, should the damage costs exceed this amount, then the full value will be charged back to you.

We will terminate your vehicle from the system once your vehicle has been collected and we have received your final monthly rental payment.

Inspection outcome

The Inspector will ask you to sign for the inspection and damage estimate once they have completed their review. Once this has been done, the vehicle will be driven away.

If you do not agree with the inspector's report, you may note the detail of your disagreement on the document provided. Please note this will not remove or reduce the cost at this time, however the report will be reviewed by our billings team at Novuna Vehicle Solutions.

Upon review, if damage in the imagery provided supports the recharge cost quoted, then the charges will stand. If not, the costs may be removed. You will be advised of this decision by email.

Please remember that in all cases, you or your nominated handover representative will have seen this damage at the point of vehicle handover, and thus should have full knowledge of the damage, as found and recorded on the inspection sheet.

Checking your vehicle for damage

At Novuna Vehicle Solutions, we believe in complete transparency, especially when it comes to any charges that you may incur, throughout your lease, or at the end of your vehicle leasing agreement with us.

One area that can be unexpected is the charges you may incur as a result of wear and tear outside of what is considered normal on the vehicle at the end of the agreement. With this in mind, please find below some of the key factors to consider prior to returning your car to us.

With regular checks and guaranteed repair work, if required, you will have taken positive action towards reducing any end of contract damage charges that may follow.

1

Mouldings and wheel arch trims

Scuffs are permitted, up to a certain parameter, providing the item is not broken, cracked or deformed.

2

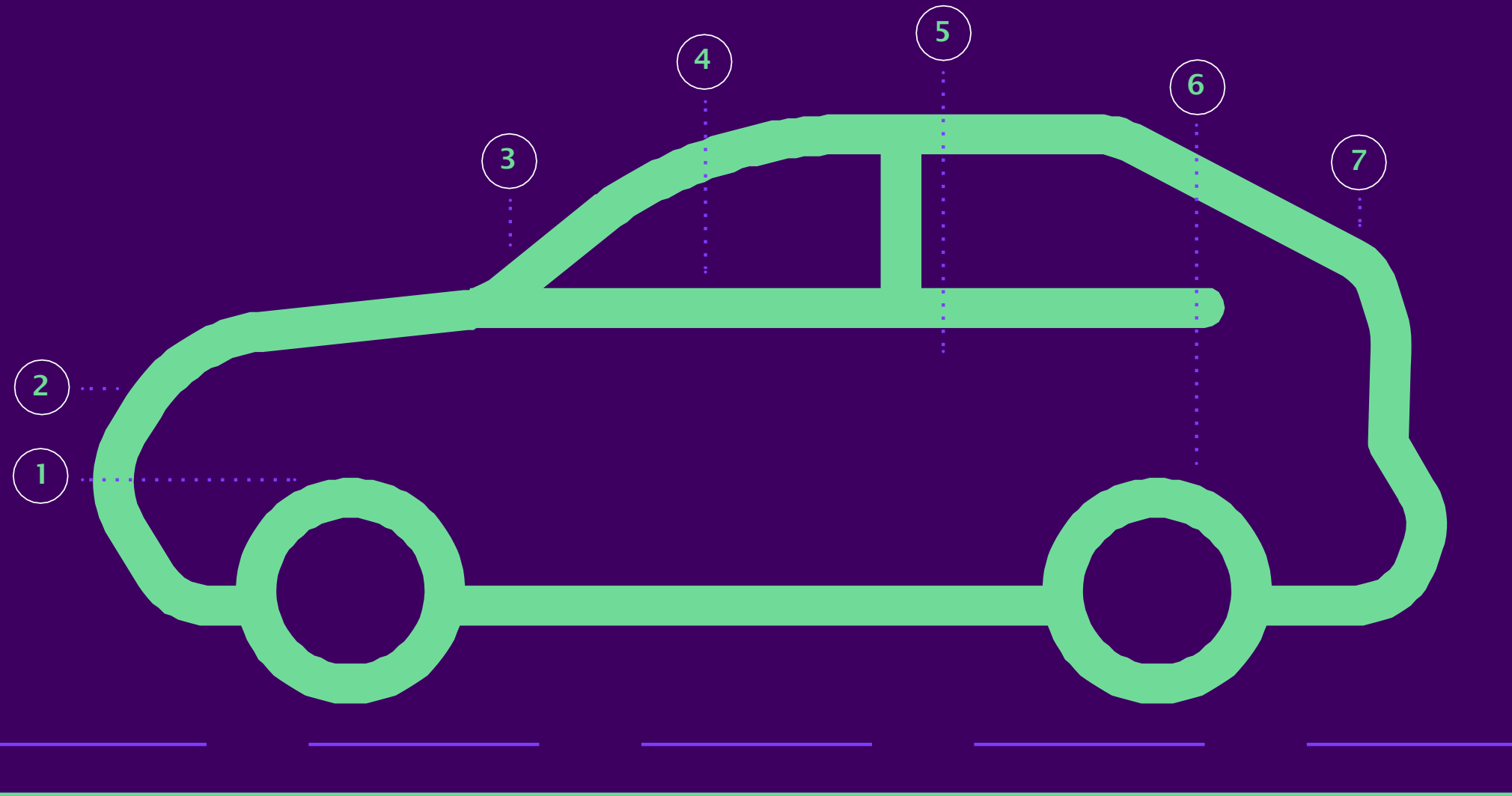
Lamps and lenses

All lamps must work and any scuffs or scratches must fall within the allowed limits. Holes and cracks are not allowed in the covers or lamp units.

3

Door mirrors

Missing, cracked, or damaged, door mirrors are not permitted.



4

Windows and glass

Chips, cracks and holes are acceptable within BVRLA standards. Repair work must not be in the driver's line of sight and must have a full warranty.

5

Interior

Inside the vehicle, all the trim must be clean and odourless, with no burns, scratches, tears, staining, or dents. There should be no carpet holes and all internal equipment must be present, functional, fitted and undamaged.

6

Wheels and tyres

Scuffs up to the allowed limit; only on the wheel rim. Damage to the spoke/ hub is not allowed. Tyres must meet all legal requirements and manufacturer recommendations. No damage to side wall or tread is permitted. Tyre brands must equal premium quality as delivered.

7

Paint, body, bumpers, and trim

As long as they do not require the panel to be repaired or repainted, small areas of chipping are allowed within the BVRLA standard guidelines. You are allowed dents, scuffs and scratches up to a certain size and/or number. Any damage which goes through the paint, exposing primer and/or bare metal, is not allowed.

Manheim Self Appraisal Driver App

Handing back a vehicle can be a confusing time, so we have developed an app making it easier for you to understand the condition of your car and whether it meets the acceptable wear and tear standards.

You can then make an informed decision about whether you chose to arrange for any remedial work to be carried out yourself. This self-appraisal app certainly helps with understanding the final stage of your lease.

If you decide not to complete this assessment yourself, we will do it for you when we collect the vehicle, but by this point, it will be too late for you to undertake any remedial work and you may incur charges. It is important to remind you that costs vary depending on the work that is needed and the vehicle manufacturer.

Should you choose to self-appraise your vehicle, you can download the appraisal app from Google Play or the App Store by searching for 'Manheim Appraisal' and follow the simple step-by-step instructions provided. Once you have completed the appraisal, you will be sent a detailed summary, where the full condition of the vehicle will be outlined, highlighting any damage and additional charges should you hand the car back in its current condition. These are indicative and subject to change. Completing the self-appraisal is likely to take you around 30 minutes and require you to be with your vehicle.

This app is looked after by Manheim therefore if you have any questions or are unsure on something, please do get in touch. The team are on hand to guide you through the process so please contact them on 0333 136 1025. Their lines are open from 8.00am – 6.00pm Monday – Thursday, and 8.00am – 5.00pm on Fridays.



Manheim Self Appraisal Driver App

Why should I complete a self-appraisal?

Completing a self-appraisal will show you an indicative price for the inspection findings. We sometimes find customers are surprised by the cost of damage following an end-of-contract inspection. The self-appraisal helps to manage your expectations and offers an opportunity to carry out repairs on your vehicle to avoid costs later.

What happens if I don't want to complete a self-appraisal?

Please contact the Call Centre on 0333 136 1025 to book a standard inspection and collection.

What happens once I have completed the self-appraisal?

Once you have completed a self-appraisal, you can arrange to get any obvious damage repaired. We suggest you complete your self-appraisal as early as possible to give you time to complete repairs.

Once completed, contact our Call Centre to book an inspection and collection. If you do not want to complete a self-appraisal, simply book an inspection and collection via our Call Centre. Please note this must be done before your end of contract date.

How do I download the app?

Using your smart phone go to your devices chosen app store and search for Manheim Appraisal. Once selected, install directly onto your device, open the app and follow the instructions on screen.

If your phone is unsupported, you will be unable to complete a self-appraisal. Please contact our Call Centre on 0333 136 1025 to book a standard inspection and collection.

How long will the self-appraisal take to complete?

Allow yourself 30 – 45 minutes to complete your self-appraisal.

What details do I need to provide?

In order to start your self-appraisal, you will need your vehicle registration number (or your 17-digit vehicle identification number (VIN)) and your lease agreement number. This can be provided to you by your broker or Novuna directly.

Will my details be used for marketing?

No - we do not work with any marketing agencies. We will only use your personal data to contact you to complete the service we have been contracted for.

What's my last chance to complete the self-appraisal?

You can complete the self-appraisal up to six working days prior to your end of contract date.

Once the self-appraisal has been completed can I repair my vehicle?

Yes – once the self-appraisal has been completed you can carry out the required repairs on your vehicle. We suggest you use a repairer that can guarantee their work. However, you will not be able to complete another self-appraisal after this and will not be able to reset the costs as found in the initial inspection. It would be advisable to check over your vehicle and repair any obvious damage before completing the self-appraisal.

Should I use my device's flash when taking images?

No - please try to complete the inspection in daylight hours. Using a flash may distort the image and make any damage harder to identify.

How do I change my collection date?

Contact the Call Centre on 0344 463 2900 , five working days prior to the end of contract date.

Will my final inspection bill be more or less than the self-appraisal?

The final bill can vary after an inspection has been completed.

Our Inspectors are fully qualified to industry standards and will complete a detailed inspection on your vehicle.

What happens if the vehicle is damaged once the self-appraisal has been completed?

Our fully qualified Inspector will report any damage to the vehicle in their findings.

Will I get a copy of the Inspector's findings?

Yes – this will be emailed to you shortly after the inspection has been completed.

What happens if I disagree with the Inspector's findings?

Contact your contract provider - they will get in touch with us on your behalf where required.

What happens if the vehicle runs out of MOT before the end of contract date?

If this happens, please get in touch with our Call Centre on 0344 463 2900

How can I best prepare for my end of contract experience?

Upon confirmation of your inspection and collection booking, our Call Centre Team will email you a Vehicle Returns Guide. Alternatively, you can download this guide from our dedicated self-appraisal landing page. This comprehensive guide will help you prepare your vehicle for its return. Please read this document carefully as it will help you avoid any unnecessary charges from your contract provider.

Charging Methodology

We will estimate any re-charges using a matrix system, which comprises a list of damage descriptions. Whilst we have included some examples here, this is not a complete list.

We will utilise 'smart repair' pricing where it is possible to do so. 'Smart repairs' are repairs that can be made locally to the area of damage, at a lower cost than full body shop repairs.

The prices detailed opposite represent trade prices and do not include any penalty. Please be aware that for commercial reasons, we may not be able to repair the vehicle prior to sale. It is a list of indicative estimates only and is subject to the BVRLA announcing any changes or revisions to the BVRLA Fair Wear and Tear Return Standard.

Please note, the following instances will require a full bodyshop estimate:

- Any accident damage which results in not being able to open or shut any panels
- Any dangerous or sharp edges
- Loose panels or panels that are poorly fitted

In the event that a previous repair has been completed to an unsatisfactory quality, the cost of rectifying the repair will also be projected using a body shop estimate. Please note that all the costs quoted here are indicative and provided as guidance only. These costs may be subject to change without notice only.

Damage Description	Action	Car	Van
Alloy Wheel	Repair	£65	£65
Diamond cut alloy wheel	Repair	£95	£95
Glass repair	Smart repair	£50	£50
Glass replace	Repair	£280	£280
Paint chips	Smart repair	£35	£35
Paintless dent removal (cars: 10mm, LCVs: 15mm)	Smart repair	£43	£43
Bumper scratches over 25mm	Touch in and polish	£25	£25
Bumper corner scratch through paint	Smart repair	£75	£75
Two or more areas — damage to a bumper	Repair and paint	£175	£175
Body scratches of up to 25mm	Smart repair	£35	£35
Body dents with paint damage	Repair and paint	£175	£175
Body scratches over 25mm	Repair and paint	£175	£140
Rust	Repair and paint	£140	£140
Metal painted component	Repair and refinish	£175	£242
Metal painted component	Smart repair	£75	£36
Number plates	Replace	£10	£10
Valet	Valet	£50	£50
Trim and upholstery	Trim repair	£45	£45
Aborted collection (excluding fuel and mileage)	Recharge	£123	£135
Carpet	Replace	Manufacturer price	Manufacturer price
Key	Replace	Manufacturer price	Manufacturer price
Seat	Replace	Manufacturer price	Manufacturer price
Body moulding missing from vehicle	Replace	Manufacturer price	Manufacturer price
Broken lamp unit	Replace	Manufacturer price	Manufacturer price
Broken or missing internal trims	Replace	Manufacturer price	Manufacturer price
Missing spare wheel	Replace	Manufacturer price	Manufacturer price
Excessive wheel damage	Replace	Manufacturer price	Manufacturer price
Tyre damage (subject to contract)	Replace	Manufacturer price	Manufacturer price
Missing service history	Loss in value	Estimated loss	Estimated loss

Contact information

If you need any further help with any of the above information, or any other aspects of your agreement, please get in touch with us using the following contact details:

Driver Service Line

Phone: 0344 463 2900

Email:
smecustomerservice@NovunaVehicleSolutions.co.uk

Company address

Novuna Vehicle Solutions
Hakuba House
White Horse Business Park,
Trowbridge
Wiltshire
BA14 0FL

Complaints procedure

Novuna Vehicle Solutions is committed to ensuring that our customers are at the heart of our business and our products and services are designed with this in mind.

We aim to treat our customers fairly and consistently, as we would wish to be treated ourselves, but accept that from time to time we may get something wrong. If this happens, we will do our best to clear things up quickly and fairly.

We take all complaints seriously and aim to resolve them fairly and promptly. Whilst your complaint is being investigated, you will receive updates on the progress of the investigation, either by telephone or in writing. The information shown below provides an overview of how we deal with complaints, how long it takes, and who to get in touch with.

How to make a complaint:

If you would like to make a complaint at any time before, during or after your agreement has ended, you can do so by getting in touch with us via the following:

- **Phone:** 0800 542 5578
- **E-mail:**
customercare@NovunaVehicleSolutions.co.uk

Once we have received your complaint:

We will try to resolve your complaint as soon as possible, or within three business days from receipt. We will follow the steps outlined below.

- Within 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.
- Within 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.
- Within 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.

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.

The Financial Ombudsman Service can be contacted in the following ways:

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

The Financial Ombudsman Service offers a free, independent complaint resolution service.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge - but you must do so within six months of the date of the final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Novuna[®]
Vehicle Solutions

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.

Tomorrow. Together