

Ford Credit Wear and Tear Standards

Customer Information and Current Charges

If you're approaching the end of your Ford Options or Ford Options Cashplan agreement and are considering handing your vehicle back, here's a reminder of our 'Fair Wear and Tear' standards and current charges.

A copy of the "A Guide to Your Ford Options Agreement" can be downloaded from the Ford website at www.ford.co.uk/shop/research/brochure-download#overlay/content/overlays/download-a-brochure/end-of-contract

If you decide to return your vehicle at the end of you agreement, please keep an eye on your mileage and check your vehicle carefully prior to handing back to the Dealer *or* third party collection agent upon direction from the dealer. So long as your vehicle meets the fair wear and tear standards detailed in the "A Guide to Your Ford Options Agreement" and its mileage is within the agreed mileage band, you will have nothing further to pay.

In the event that you decide to return your vehicle at the end of the Agreement. It must be returned to your supplying Ford Dealer *or* collected by a third-party agent upon direction from the dealer. Either the Ford Dealer or third party agent will then carry out a vehicle appraisal in your presence.

Fair wear and tear

Fair wear and tear means that, for its age and mileage, the vehicle should be in good working order, condition and repair.

If you decide to return your vehicle to a Ford Dealer, Ford Credit uses a points method to help your Ford Dealer or third-party collection agent calculate any damage charges. Points are determined by the severity of the damage, or if parts are missing.

Your Ford Dealer or third-party collection agent will allocate points depending on the following criteria, high value items incur a higher number of points, up to a maximum of 6:

- Minor damage that can be fixed by smart repair.
- Severe damage repairable without replacement parts.
- Damage needing replacement parts or for missing items.

Your Ford Dealer or third party collection agent will note any items that are in an unsatisfactory condition according to the wear and tear standards, or where parts are missing or broken. The total number of damage points will then be multiplied by the "Per Damage Point" charge detailed below.

Where the vehicle is extensively damaged or in very poor condition Ford Credit may elect to commission an independent report before finalising charges payable.

Please see below for a detailed description of what is considered acceptable wear and tear and what will incur additional charges

FCE UK Wear & Tear Guide		
Category	Acceptable	Chargeable
Chips	Chips attributed to normal use e.g. stones flying off the road surface	Minor dents & deformation that have <i>not</i> caused major corrosion. Excessive chipping of paintwork, requiring the panel to be repainted
Scratches	Isolated scratches under 45 mm in length Multiple scratches in a localised area, as long as it is not down to the bare metal/primer	Scratches over 45 mm in length Scratches less than 45 mm that penetrate to bare metal or primer. Multiple scratches less than 45 mm that penetrate to bare metal or primer
Dents	Isolated dents under 45 mm in diameter (surface finish must not be broken and no crease in panel)	Dents over 45 mm in diameter. Multiple dents less than 45 mm in diameter. Any dents where metal/primer is exposed
Glass, lights & mirrors	Light scratching and /or minor chipping	Windscreen glass within the driver's line of sight that would constitute an MOT failure. Damage that affects heating elements on a rear screen. Holes or cracks in the lamp glass or lens. Damage to mirror glass or surround
Mouldings, bumpers & rubber strips Inc. underside	Light scuffing and score marks	Scuffing or scratching over 100 mm in length where base metal/primer exposed. Dents affecting the basic structure. Broken, cracked or deformed mouldings, bumpers or rubber

		strips. Significant damage or distortion to chassis components
Wheels & tyres Inc. Spare	Tread wear & tear within the legal requirements. Light damage to wheel rims. Mud flaps which are fitted as standard must be present	Significant damage to the rim or main body of the wheel. Missing spare wheel/trim/jack/wheel tools. Damage to sidewalls of tyres (can be caused by kerbing). Replacement tyres that do not meet the recommendations of the vehicle's manufacturer. Replacement wheels which do not match those originally supplied. Any tools that are not in good working order
Passenger area, seats & trim	Light staining which can be removed by steam cleaning. Fading and discolouring if caused by exposure to sunlight	Any cuts, rips or tears in this area. Burns. Staining/odours which cannot be removed by stream cleaning. Fading or discolouring not caused by sunlight, e.g. corrosive cleaning solvents. Non-original seats. Missing or broken lights/mirrors
Door aperture, boot & luggage area	Surface scoring and light blemishes to treads, sills and seals	Torn or split floor coverings or surrounding trim panels
Entertainment equipment /navigation systems/additional equipment	Must operate normally	Any equipment originally supplied with the vehicle that does not operate correctly
Engine & transmission	Operating normally, meets current MOT standard	Seized engine due to running vehicle with standard insufficient coolant, lubricating oil or broken internal components. Slipping, erratic gear changing, clutch slipping Noisy transmission Ineffective synchromesh Noisy gearbox or torque converter Loose gear linkage
Brakes	Brakes, shock absorbers, steering and tyres must be in a condition to allow normal use of the vehicle	Grooved brake discs caused by metal-to-metal contact
Heating, aircon, electric windows, windscreen wipers & locking	Must operate normally	Not operating normally
Convertible	Must be fully operational & free from accessories such as tonneau cover and removable hard top must be present and in good condition. Removable hard tops must be free from chips, scratches and dents (see Chips, Scratches and Dents sections)	Cracked or creased rear windows / rips & tears
Broken/damaged/missing parts	Original controls must be intact & operating correctly. Replacement parts must be of a similar value to the original & preferably a Ford part	Missing parts & items. Loose fitting parts that cannot be secured within half an hour. Parts showing rust where no preventative action was taken. Surface damage, dents, scratches or cracks to parts which then have to be replaced. Bent or broken parts which have to be replaced. Misaligned parts caused by incorrect use, collisions, crashes or repairs not carried out to the required standard. Bent or broken parts which have to be replaced. Misaligned parts caused by incorrect use, collisions, crashes or repairs not carried out to the required standard. Parts repainted in a colour different to the original one
Badges & labels	All non-standard badges, labels or advertising should be removed & any damage made good	Damage or paintwork colour fade resulting from fitting or removal of badges/labels/advertising. Advertising should never be painted directly onto the vehicle

Charges - Per damage point

£30 + VAT per damage point.

Charges - Excess Mileage

Please see your finance agreement.

In addition, you are asked to ensure that you return all keys and documentation. Missing items may be charged in accordance with the table below:

Missing V5	Current Driver and Vehicle Licensing Agency (DVLA) Rate plus an administration fee of £12*
Missing MOT	Current Driver and Vehicle Standards Agency (DVSA) Rate plus an administration fee of £12*
Missing or incomplete service records	£320*
Any missing / broken original equipment	At current manufacturers' recommended retail price

(* VAT inclusive)

N.B. In the event that your vehicle is collected by a third party agent, any damage or missing parts will be calculated via Ford's pricing matrix (details of which can be made available upon request).

If you have any questions regarding the calculation of damage / mileage charges, please contact your Ford Dealer or call us on 0345 712 5490.