

Ford Credit Fair Wear and Tear Standards Customer Information and Current Charges



Returning the Vehicle

If you decide to return your vehicle, you will need to contact your Dealer to arrange a vehicle hand back.

If you decide not to buy the vehicle, it must be returned on or before the Optional Final Payment due date. You can find the Optional Final Payment due date on your finance agreement. All scheduled monthly payments due under the finance agreement must have been made prior to returning your vehicle.

If the agreement is ended by us (because you have breached the terms) or you (where you have not paid all required payments), you must return the vehicle straight-away.

If you do not have a copy of your finance agreement to hand, you can order a copy online at <https://www.ford.co.uk/finance/account-management/manage-your-account> or you may request one by contacting 0345 712 5490.

The Vehicle Inspection Report

During the vehicle hand back a Vehicle Inspection Report will be completed, which is used to assess your vehicle against our fair wear and tear standards table at the end of this document and determine whether it is in satisfactory condition according to the terms of your finance agreement with Ford Credit.

Ford Credit uses a third-party collection agent to simultaneously inspect & collect vehicle and calculate any damage charges. They will assess the vehicle based upon end of contract standards (see section headed "Documentation and Keys" and the section headed "Wear and Tear Table"). Any items that are in an unsatisfactory condition according to these wear and tear standards, or where parts are missing or broken, will be recorded and charged.

At the time of the inspection the fuel warning light must not be illuminated. If the vehicle is all-electric then the battery must be fully charged.

It is important that you sign the Vehicle Inspection Report, as it is proof that the vehicle has been returned, and of the condition it was returned in.

Returning Documentation and Keys

When you return your vehicle, you must provide the following:

- All keys and original equipment e.g. charging cables, locking wheel nut, parcel shelf
- Vehicle Registration Certificate (V5)
- All maintenance records relating to the vehicle
- A valid MOT certificate if applicable

If you do not return them, we may charge you for their replacement.

- Any missing/broken original equipment will be charged at current manufacturers' recommended retail price
- Missing V5 will be charged at Driver & Vehicle Licensing Agency (DVLA) rate
- Missing MOT will be charged at DVLA rate
- Missing or incomplete service records charged at £320 (including VAT at 20%)

You can obtain a duplicate registration certificate by contacting the DVLA

<https://www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency>

If you have a private plate, this must be removed and the latest V5 be returned with the vehicle.

This can be done online at

<https://www.gov.uk/personalised-vehicle-registration-numbers/keep-or-assign>

Excess Mileage

If your vehicle has exceeded the mileage allowance agreed at the start of your finance agreement, you will be charged for each mile over the agreed mileage. You can find your pence per mile charge on your Ford Credit finance agreement.

How to Minimise Chargeable Wear and Tear

We recommend that you use the tips below to appraise (check) your vehicle before returning it:

- Inspect your vehicle as soon as you can so you have enough time to have any repairs needed carried out
- Make sure your vehicle is clean inside and out. If your vehicle is dirty you may not notice some damage that falls outside the acceptable standards
- Appraise your vehicle in good natural daylight; this will help you spot dents and scratches
- Appraise your vehicle when it is dry. When your vehicle is wet it is much more difficult to see some damage
- You are more likely to see dents, scratches and other damage if you look down the panel side-on
- Consider getting someone to help you inspect the vehicle in an independent manner
- Remember to inspect all the panels including the roof and any below the bumper
- Make sure you check the lights, windows and mirrors too
- If your vehicle has been damaged, have the necessary repairs carried out immediately
- Any repairs must be completed to a professional standard by an authorised Ford workshop or bodyshop. Any repairs to paintwork or bodywork must comply with applicable paintwork or anti-corrosion guarantees and warranties

Routine Maintenance

- The vehicle must be maintained in accordance with the manufacturer's guidelines.
- Routine servicing should be undertaken at intervals recommended by the manufacturer or by their authorised agents
- Drivers should ensure that oil and coolant levels are checked regularly and maintained at appropriate levels between servicing
- Any odometer alterations must be reported. Odometer changes are not acceptable
- Tyre pressures should be kept at manufacturer's recommended pressures to avoid damage and undue wear
- Drivers should ensure that the exhaust system is properly suspended and in efficient working order; there should be no gas leaks or evidence of blowing from the exhaust system joint
- You can help prevent catalytic converter (CAT) failure by:
 - Using the correct fuel
 - Regular servicing
 - Immediately investigating any poor running symptoms
 - Not towing or bump-starting the vehicle

Other Useful Tips

Please ensure you remove all personal items from the vehicle before you return it, e.g. sunglasses and fuel cards, as we are not able to return items that have been left in the vehicle.

Please also remember to clear any destination programmes (such as home) from any satnav systems that are in the vehicle. Lastly, do remember to check that you have removed any keys that are not related to the vehicle.

Wear and Tear Charges

Any missing or damaged parts requiring replacing will be charged at current manufacturers' recommended retail price. Any repairs will be charged at a reasonable rate.

How to Pay Wear and Tear Charges

When you return your vehicle, you will be given a copy of the Vehicle Inspection Report which will detail your current mileage and any damage or missing documentation.

- You will receive a letter from Ford Credit confirming the total sum due
- Charges are to be paid quickly by contacting Ford Credit
- You can pay by credit or debit card over the phone or by bank transfer, or through the FordPass App. Ford Credit does not charge for making payment by credit or debit card; however, your card issuer may do. We recommend you check with your card issuer before making a payment

Wear and Tear Disputes and Complaints

If, when you receive the Vehicle Inspection Report, you do not agree with the indicated level of damage, you may appoint a qualified assessor to appraise the vehicle and provide an independent assessment. If the independent assessor finds that the damage to the vehicle is less than that recorded on the Vehicle Inspection Report, then Ford Credit will not only reduce the damage charges due but will also pay for the cost of the assessment. If the assessor agrees that the damage to the vehicle matches that recorded on the Vehicle Inspection Report, then you will have to pay the damage charges due. If, at any time, you are unhappy with, or have any concerns about the service you have received then please let us know. You can find out all you need to know about how to contact us or our complaint process by visiting <https://www.ford.co.uk/support/how-tos/owner-resources/ford-credit/how-do-i-make-a-complaint-with-ford-credit>

Contact Us

If you have any questions regarding the calculation of damage/mileage charges, please call us on 0345 712 5490 or email us at account@ford.com. Please note that the transmission of information via e-mail is not completely secure. Although we do our best to protect your personal data, any transmission is at your own risk. Once we have received your information, we will use strict procedures and security facilities to ensure against unauthorised access.

Wear and Tear Table

Category	Acceptable	Chargeable
Chips	Chips attributed to normal use e.g. stones flying off the road surface	Minor dents & deformation that have 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.
Panoramic Roofs	The roof must be fully functioning, with no chips, cracks or holes. Surface scratches of 40mm or less are acceptable provided they can be polished out.	If roof not fully functioning with chips, cracks or holes, Surface scratches over 40mm will be charged at cost to repair.
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 & Emergency Inflation kit	Tread wear & tear within the legal requirements. Light damage to wheel rims.	Significant damage to the rim or main body of the wheel. Missing spare wheel/trim/jack/wheel tools. If supplied, Emergency Inflation kit, will be charged if deployed or missing. 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. Inner blinds must be returned in working order, if originally supplied.	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 opening, 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, air conditioning, electric windows, windscreen wipers & locking	Must operate normally	Not operating normally
Broken, damaged and 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. Any Loose fitting parts.. 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. 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

Additional Wear and Tear Standards Information for Commercial Vehicles

The wear and tear standards listed above apply to commercial vehicles as well. Moreover, for commercial vehicles and for any surface areas that are subject to heavier wear and tear through the standard operation of the vehicle (i.e. areas that come in contact with the payload) the following will apply:

- Chips and scratches within the tolerance level described above are acceptable
- Rust is acceptable but the corrosion should not affect the integrity of the panel or component
- There must be no distortion or deformation of any panel or component from its original shape
- Any damage caused to the interior door(s) lining and interior wheel arches is not acceptable
- Ply lining wear and tear is acceptable provided there is no distortion or deformation of any metal or component from its original shape
- All sign writing should be removed from bodywork and surface brought back to its original state (some shadowing due to paint fade is acceptable)