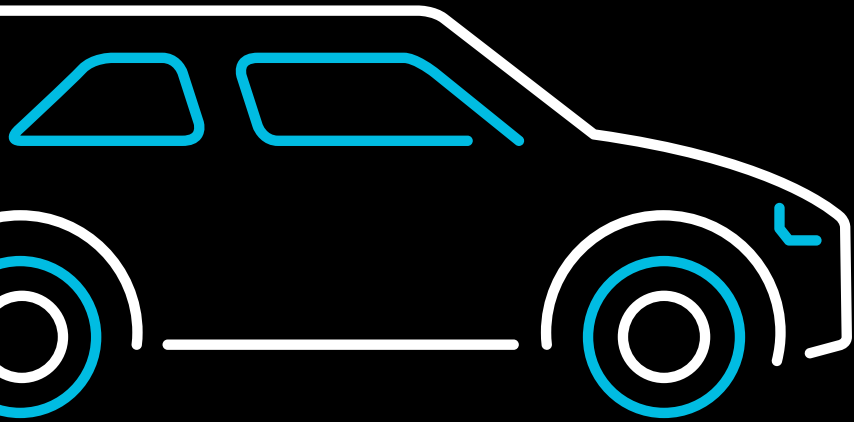


Getting ready to **return your car**

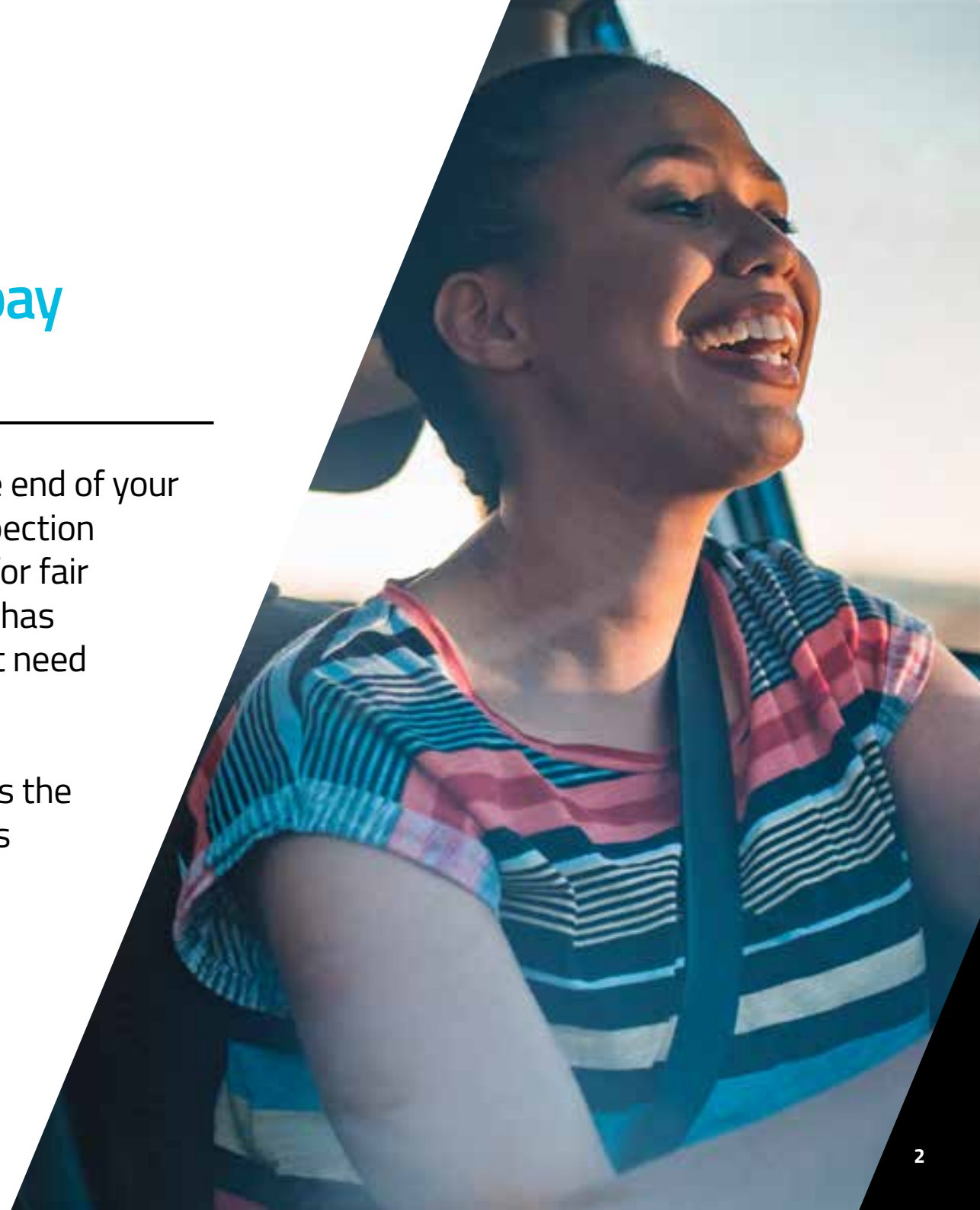
Discover the difference between damage and fair wear and tear and how to deal with any necessary repairs.



What you might need to pay when you return your car

If you decide to return your car to us at the end of your finance contract, we'll book it in for an inspection when it's collected. You won't be charged for fair wear and tear, but we may charge you if it has damage, such as scratches and dents, that need to be repaired.

Take a look through this guide as it explains the difference between the two. If your car has any damage, you could choose to get this repaired before you return your car to us.



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What counts as fair wear and tear?

Driving your car on a regular basis can cause natural deterioration – and that's what's known as fair wear and tear. No matter how careful you may be, a little wear and tear is normal. And we won't charge you for it.

The industry definition

We follow the [Good Condition Guide](#) and its definition of fair wear and tear.

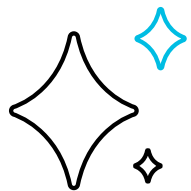


How fair wear and tear is assessed

As a guide, fair wear and tear is assessed on the following:

Servicing

Has the car been regularly serviced and have you got a record of them?



The interior

Is it clean and odour-free, with no burns, rips, scratches or stains?

Condition of tyres and spares

Do the tyres meet the UK minimum requirements of 1.6mm tread depth across the central three-quarters and circumference?



Up to MOT standard

Would it pass an MOT? The car needs to be in a safe, legal and reliable mechanical condition.

Generally road safe

Is the car safe to drive? For example, all the car's electronic safety features need to be working and the wheels in good condition.

Original equipment, accessories and controls

Are they all present and working correctly?

Paintwork appearance and condition

Are bumpers, trim and bodywork rust-free, without any other discolouration or corrosion?



Chips, scratches and dents

Are marks an acceptable size and number? If you get any repairs, they must be to a professional standard.



See the [Good Condition Guide](#) for further detail and practical guidance.

What counts as **damage**?

It's important to know the difference between damage and fair wear and tear. Damage is a result of a specific event or cause. It can be as small as a scratch or dent or considerably more substantial.



Why is damage **important**?

If your car is damaged, you may be charged for repairs when you come to return it.



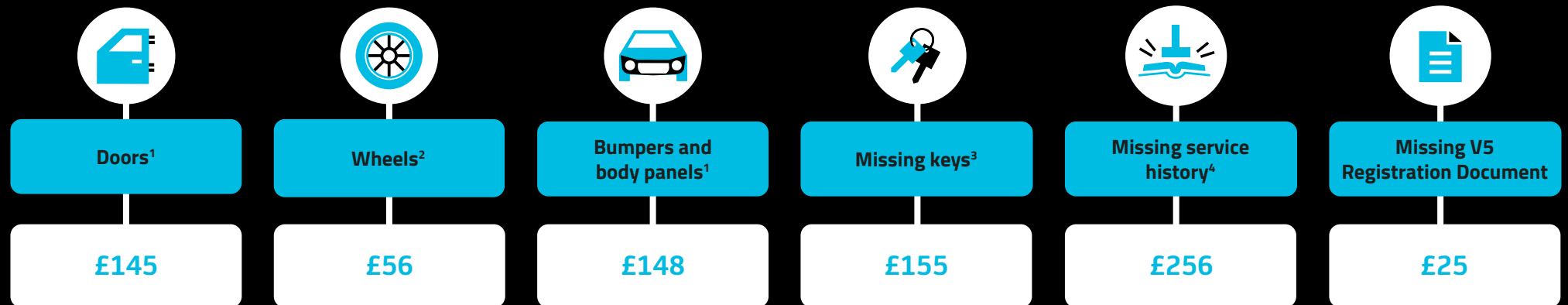
The most common **types of damage**

Damage often occurs on doors, wheels, bumpers and body panels – so check your car inside and out before returning it. A missing V5 Registration Document also counts as damage.

Examples of damage **repair costs**

If you find any damage when checking your car, you may choose to get it repaired before you hand the car back to us – just make sure repairs are to a professional standard.

Or, if you'd like to leave it to us, after handover, we will send you an invoice for the cost of any repairs. As a guide, here are some examples of how much you could be charged.



We've included these examples to give you an idea of charges. For more significant damage repair, we calculate the charge by pricing labour at £27 per hour.

What about extra mileage?

When you took out your finance you agreed a maximum mileage. There may be a charge if you exceed this. You can find details in your contract terms and conditions.

¹Charges provided are based on a Level 1 repair and paint. The figure shown accounts for over 80% of damage charges applied for the relevant panel. ²Fixed cost for scuffs and scratches over 50mm on total circumference of wheel, under 50mm there is no charge. Spoke damage, rust or corrosion is chargeable. ³Cost varies by vehicle manufacturer, figure based on an average across all manufacturers. ⁴Fixed cost across all vehicle manufacturers and includes age of vehicle calculations for non-maintained contracts. The figures included are provided as examples of potential damage charges at the end of your agreement and are not exact. As such, the figures shown should not be relied upon other than for general information only. We accept no responsibility for any actions taken or not taken on the basis of this communication.

Getting ready to return your car

Take a look through the list below to check you have all the items ready to return with your car. You'll be charged for anything that's missing.

Your checklist



Evidence of a full service history*



Car handbook (if supplied)



Charging cable for electric vehicles



Any accessories that came with your car



Full set of car keys, including a spare, and the wheel security key (if supplied)



The V5 Registration Document

Carry out your own inspection

- Give your car a **thorough clean, inside and out**, followed by a careful appraisal. Choose a well-lit space for your inspection and ask a friend to help you for a second opinion.
- If you have a **personal number plate**, please liaise with the [DVLA](#) 10-12 weeks before the end of the agreement is due.
- **Remove all your personal belongings**, as we can't return anything once we have collected your vehicle.
- Don't forget that the car needs to have at least a quarter of a tank of fuel and electric vehicles must be fully charged.



You'll want to **delete any personal data** saved on the car's systems – like the Sat Nav or Phonebook, if applicable.

*Please obtain a paper copy if your service history is online.

Next steps

1

Collection

Our collection agent will arrange to pick up your car.

3

Report

We will share the report with you, highlighting the repair charges.

2

Inspection

- The agent will carry out a roadside inspection while you're present.
- They'll make an assessment by following the [Good Condition Guide](#) – an industry standard for determining fair wear and tear.

4

Paying for repairs












If charges apply, we'll send your invoice, based on the inspection report, usually within 10 days. You can pay manually, by logging in to your [online account](#) or you can set up a payment plan with us.

How we calculate our charges

To make sure that the costs are fair, we check them annually and apply them using a consistent pricing matrix, taking into account:

- The car's age and mileage
- Industry insight and market conditions
- Our own in-life accident repair costs
- The Consumer Price Index

Detailed list of damage costs

							
	Doors	Bumpers	Rear panel	Bonnet panel	Roof panel	Bonnet scratch / chip	Wing
Repaint only ³	£43 - £117	£43 - £99	£43 - £158	£43 - £134	£43 - £182	£43 - £134	£43 - £110
Repair and repaint ⁴	£145 - £201	£128 - £185	£187 - £243	£162 - £218	£210 - £267	£162 - £218	£138 - £195
							
	Alloy wheel refurbishment²	Windscreen chip²	Missing keys¹	Missing service history²			
	£56	£41	£155	£256			

Smart Repairs are defined as: Damage <75mm where there is no paint damage. Cost £43. Damage >75mm where there is no paint damage. Cost £86. Smart Paint Repair may be applied for minor paint damage where there is not a requirement to replace or respray multiple panels. Cost £77.

¹Cost varies by vehicle manufacturer, figure based on an average across all manufacturers. ²Fixed cost across all vehicle manufacturers and includes age of vehicle calculations for non-maintained contracts. ³Range shown is based on a Smart Repair to repaint only on a small vehicle. ⁴Range shown is based on a Level 1 repair and repaint on a small vehicle to a Level 2 repair and paint on a small vehicle.

If we deem the damage unreparable, we may charge you for a replacement part. As a rule, this is where >30% of the panel is damaged. The costs for this will be calculated using a Thatcham-based estimating system and costs will be greater than those quoted above. The Thatcham based estimating system provides advice for insurance engineers and damage assessors. It gives vehicle repairers access to the latest methods and technical information around vehicle repairing to ensure fair pricing for parts.

Full details of what counts as fair wear and tear can be found in the [Good Condition Guide here](#). The figures included are provided as examples of potential damage charges at the end of your agreement and are not exact. As such, the figures shown should not be relied upon other than for general information only. We accept no responsibility for any actions taken or not taken on the basis of this communication.

Any questions? **Get in touch**

Want to know more? We're always here to help.

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Log in or create a Black Horse online account.

Visit customerportal.blackhorse.co.uk



Give us a call today on

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