Preparing for the return of your commercial vehicle.

jurni

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Hello,

Your contract is shortly coming to an end and there are a few things that you need to know so that you can prepare for the collection.

Contents

When do I need to start thinking about collection?

12 Weeks before the contract ends

We suggest that you start preparing for your commercial vehicle to be collected at least 10 weeks before the end date. This will allow you time to assess the commercial vehicle and to make good any damage or issues which fall outside of the finance company's acceptable fair wear and tear guide, arrange any mechanical repairs, service and/or hold a relevant statutory test such as MOT, LOLER, locate all items that came with the commercial vehicle such as all keys, and to remove a cherished number plate if you have one.

4 Weeks before the contract ends

You'll understand that finance companies collect 000's of vehicles each week and usually need at least 2 weeks' notice. By giving plenty of notice, you'll have a better chance of securing collection on your preferred date. When thinking about a collection date which will need to be a weekday, you'll need to consider whether the commercial vehicle will need the relevant statutory test such as MOT, LOLER as the finance company will only collect it if it is road legal. You'll also need to make sure that you're available to witness the initial inspection and hand the keys over to the collection agent as this will usually take place between 9am and 6pm and unfortunately, they won't give you a specific time. You can ask to make a reasonable request such as 'not before 10.00am' or 'after 4.30pm' but there is no guarantee that they will be able to accommodate your request.

A Reminder of Your Obligations

Under the terms and conditions of your finance agreement, you have an obligation to look after the vehicle and to return it in a condition which is fair for its age and mileage. The majority of finance companies use the industry standard Fair Wear and Tear Guide provided by the British Vehicle Rental and Leasing Association (BVRLA). We'll detail later what is generally acceptable and unacceptable but it's important to look at the individual funder's Fair Wear and Tear Guide.

You are also responsible for ensuring that the commercial vehicle, including any auxiliary equipment is serviced and maintained in accordance with the manufacturer's guidelines and be road legal. When returning a commercial vehicle to a finance company, you need to ensure that it has a complete service history, be road legal (e.g., have passed the relevant statutory test such as MOT, LOLER if applicable, tyres not under legal limit), and everything that was delivered with the vehicle is available with it at the point of collection.

If the commercial vehicle hasn't been properly looked after, is returned in a condition which is not acceptable and/or has exceeded contract mileage, the finance company will levy end of contract charges. Whilst it may be too late to request a mileage adjustment to avoid excess mileage charges, you can avoid or reduce other potential charges by acting now!

What is Fair Wear and Tear?

Fair Wear and Tear is the natural deterioration caused by normal usage and shouldn't be confused with damage resulting from an event such as a traffic incident, harsh treatment, or negligence. As the vehicle is a working tool, the finance company when assessing the condition of the vehicle will do so taking into account the operation and use of the vehicle. Unlike cars, a commercial has areas of heavy use and of lighter use. To establish condition fairly, the funder will make their assessment based on zones – blue, yellow, and magenta. These are described below. If your commercial has had a specialist conversion or bodywork, the areas designated as blue or yellow should have been confirmed at the start of the contract with the funder.

Below gives you examples of what the BVRLA's view of industry standard is for fair wear and tear. However, finance companies' policies may differ so you should request a copy of the finance company's Fair Wear and Tear Guide and use this when assessing the condition of your commercial vehicle.

General

The vehicle must be roadworthy, and no warning lights should be illuminated. There should be sufficient fuel (or residual charge in the battery if an electric vehicle) to affect the vehicle collection.

Maintenance, servicing, and repairs

The vehicle must have been inspected and serviced according to the manufacturer's service and maintenance schedule. The vehicle handbook and service book if originally supplied with the vehicle must be present and date-stamped by the dealer or workshop as evidence that the services have taken place. If the service record is kept electronically, the driver must produce evidence by way of hard copies of the service record or invoices (with personal information redacted) detailing the date, vehicle mileage, work carried out and the service agent's stamp.

All necessary maintenance and repairs must have been carried out by an authorised main dealer or service agent approved by the leasing company. Any repairs made to the vehicle before its return must be to a professional standard by repairers who can provide full transferrable warranty on their work.

Documentation

All vehicle documentation including the V5C vehicle registration document (where appropriate), the relevant statutory test certificate such as MOT, LOLER, operation manual, service book and any other documents relating to vehicle equipment, must be in the vehicle on its return.

Appearance

The vehicle's exterior should be sufficiently clean to allow a detailed inspection. The inside should be valeted and cleared of any rubbish.

Zones

As mentioned above, the finance company will assess areas according to their usage. These are called zones.

Blue Zone

The blue zone is the non-working surface and includes:

Exterior Body

This applies to the exterior paintwork, cab, rigid body panels, air management and in-fill panels, body mouldings, bumpers, trim areas, and mirrors. There should be no corrosion or discolouration on any painted area of the commercial vehicle's exterior. If there is evidence of a poor repair including bodywork preparation marks or poor paint finish this is not acceptable.

- Chips – Chips of 8mm or less in diameter are acceptable providing the base metal or material is not exposed or corroded. A maximum of 4 chips on any panel, 6 chips per door edge and 8 chips on any forward-facing panel are acceptable. Chips within dents are not acceptable.
- Dents – Dents of 15mm or less in diameter are acceptable providing the base metal or material is not exposed or corroded.
- Scratches – Scratched and abrasions of 50mm or less are acceptable providing the base metal or material is not exposed or corroded.

Vehicle Undercarriage

Any impact damage to the underside of the vehicle or to a catalytic convertor and other emission traps are not acceptable.

Unpainted Mouldings and Wheel Trims

Scuffs and scratches of 50mm or less are acceptable providing the moulding or trim is not cracked, broken, or deformed.

Badges, Emblems, Labels, Livery and Signwriting

Badges or emblems originally supplied on the vehicle should be present at collection. However, all signage including stickers which have been applied to the commercial vehicle by the customer must be professionally removed. Any damage caused as a result of the removal is not acceptable. Light shadowing due to paint fade is acceptable.

Curtains and Pelmets

These should be free of damage and holes, or splits must be professionally repaired*, providing they are a) under 2m and/or b) do not interfere with the smooth operation, otherwise the curtain must be replaced. The curtains must be cosmetically tidy and run freely on undamaged and rust-free tracks. *Load bearing curtains, for example EN12642XL, cannot be repaired so if there are any holes or splits these should be replaced.

Straps and Tensioners

Load retaining brackets, straps and tensioners should be present and function/operate satisfactorily.

Bodies

The exterior bodywork and fittings should be free of damage subject to the tolerances above and the roof and side panels must not be distorted or deformed. The interior of all bodies should be clean and free of any load or residue contamination.

All temperature-controlled bodies and motors should operate satisfactorily, and current statutory certificates should be available. There should be no damage to the roof or side panels through insulating water contamination.

All specialised bodywork must operate satisfactorily and have current statutory certificates in place.

Wings must be complete and free of holes. Spray and suppression flaps should comply with legal standards.

Fuel, AdBlue, Oil and Coolant Tanks

These should be secure, undamaged, and uncontaminated.

Equipment

All equipment supplied with the vehicle must be present at collection. These include dash cams, speed limiters, tachographs, cab tilt bars, jacks, and tools.

Yellow Zone

The yellow zone is the working surface, and these are the areas that will have been subject to heavy use.

Exterior Body – Working Surfaces

This applies to exterior areas of the working surface of the vehicle and include the driver and passenger access steps and load area floor including the floor of factory fitted or customer bodies such as tippers and dropsides.

- Surface Rust- Surface rust is acceptable on areas of heavy wear providing the corrosion doesn't affect the integrity of the panel or component.
- Chips – Chips of 8mm or less in diameter are acceptable providing the base metal or material is not exposed or corroded. A maximum of 4 chips on any panel, 6 chips per door edge and 8 chips on any forward-facing panel are acceptable. Chips within dents are not acceptable.
- Dents – Dents of 15mm or less in diameter are acceptable providing the base metal or material is not exposed or corroded.
- Scratches – Scratched and abrasions of 50mm or less are acceptable providing the base metal or material is not exposed or corroded.
- Damage – Damage caused by failing to properly secure a load to the interior door linings, bulkheads and interior wheel arches is not acceptable.
- Distortion or Deformation – There must not be distortion to any panel or deformation to the original shape of the component.

Roof

There must be no damage or distortion to the roof or gutter rail.

Contamination

Vehicle bodies must be free of load residue contamination and any damage and contamination must be made good.

Bodies

Bodies must be secure, free of holes, gaps and damage that may allow the load or part of the load to escape and must operate satisfactorily.

Shutters and Doors

These must be secure and free from structural damage, holes, gouges, and cracks.

Equipment

Cranes, Tail Lifts and Other Fitted Equipment must not be damaged, operate satisfactorily, and have current statutory certificates in place.

Roof Racks and Ladders must be fit for purpose, correctly fitted and damage free.

The towbar must be in a rust-free condition and all electrics must be fully operational.

Magenta Zone

The magenta zone covers the Interior of the cabin together with the driver, passenger and if applicable, any crew areas. The interior must be clean, and all personal items and debris removed.

Upholstery, seats, seat belts, headrests, fascia, headlining, armrests, interior trim, and other fittings

These must be clean and odourless with no burns, scratches, tears, holes, rips, gouges, or staining. There must be no evidence of smoking.

Floor coverings and trim

The trim and floor covering should not have rips, tears, or splits and if the floor covering is carpet it should not have holes. The footwell area should not have holes which penetrate through to the metal or material. Any repairs must be to an acceptable standard.

Interior Fixture, Fittings, Controls, Equipment and Accessories

All interior fixtures and fittings, controls, equipment, and accessories must be present, undamaged, and fully operational. Fixtures and fittings such as seat belts, mirrors, lights, visors, bins et cetera must be in position and undamaged.

Entertainment, Telephone and Navigation

All original equipment, accessories and controls must be present and operate correctly. Any operating discs or cards, remote units, headphones, battery charging leads, Bluetooth and any other equipment supplied with the commercial vehicle must be returned. If accessories have been wired-in or mounted on the dashboard, any holes or other damage must be neatly repaired to a good standard when they are removed. Aerials must be left in place.

Driver Safety **Equipment**

All original factory fitted driver safety equipment including reversing camera, speed limiter, adaptive speed controls must be working properly. Any other non-factory equipment such as dash camera, supplied with the commercial vehicle must be in working order and present.

Keys

All keys, including the master keys, spares and locking wheel-nut keys, should be returned if originally supplied.

Tyres and Wheels

Tyres

All tyres and spares must be legal in all respects and be of the correct type, size and load bearing capacity. Damage to sidewalls or tread and/or evidence of uneven wear is not acceptable.

Wheel and Wheel Trims

The spare wheel including any space-saver, jack and other tools must be intact, properly stowed and in good working order. The emergency tyre inflation kit, if supplied when new, should be serviceable and the canister must be full.

- Scuffs of up to 50mm on the total circumference of the wheel rim or on alloy wheels are acceptable.
- Dents on wheel rims and wheel trims, and damage to wheel spokes, fascia or hub of a wheel is not acceptable.

Glass

All glass must be free from cracks, chips and holes and must be watertight and fully operational.

Windows and Windscreen

- Damage in excess of 10mm in the driver's line of vision (290mm wide centred on the middle of the steering wheel) or in excess of 40mm elsewhere is not acceptable.
- Chips - Repaired chips are acceptable providing they have been repaired to a professional standard and the work is warranted.
- Scratches – Light scratching is acceptable provided it does not interfere with the driver's line or vision and if applicable the windscreen heating element and/or the automated driver assistance system works properly.

Door Mirrors

If the door mirrors and electrically adjustable and/or heated these must work properly. Damaged mirror housing units are not acceptable.

Lamps and Lenses

All lamps and lenses must work. Minor scuffs and scratches up to 25mm are acceptable.

Mechanical Condition

The vehicle should be returned in a safe, legal, and reliable mechanical condition, capable of passing the relevant statutory test such as MOT, LOLER. The vehicle engine management system should not be displaying any warning light. If a warning light is illuminated, the vehicle may not be driveable and the collection process abandoned, in which case a fee may be charged. The following items are not acceptable fair wear and tear, because the driver has neglected to service the vehicle and/or failed to action warnings from the vehicle management system:

- Grooved brake discs or drums caused by excessive wear or metal to metal contact from worn out disc pads.
- Seized or damaged engine due to running the vehicle with insufficient coolant, oil or with broken internal components.
- Manual transmission issues such as the clutch slipping, a noisy clutch or gearbox, excessively worn or ineffective synchromesh.
- Automatic transmission issues such as a noisy gearbox or torque converter, abrupt gear changes, loose gear linkage.

Assessing The Condition of Your Commercial Vehicle

When assessing the condition of your commercial vehicle:

- Make sure that the commercial vehicle is clean inside and out, not forgetting the load area. Dirt can hide marks, tears and wear on upholstery and floor coverings, scratches and dents on the bodywork and wheels and damage to tyres.

- Make sure that the commercial vehicle is dry. If there's any water on the commercial vehicle, dew, or rain, it will make it more difficult to spot cosmetic issues such as scratches and dents.
- Make sure that the lighting is good. Your commercial vehicle will be assessed in natural light so it's best to inspect it outside. If the light is poor or too bright, it could lead to you missing cosmetic issues such as scratches and dents.
- Be objective. Have a notepad and pen to note down what you find when checking over the commercial vehicle or use a camera or video to record this. You may find it helpful to ask a friend or family member to carry out the assessment either with you or separately so that you have another opinion.

Then

- Examine all the panels of the commercial vehicle, not forgetting the roof!
- Crouch down at the front and the back of the commercial vehicle looking down each side which will help you to see dents that are otherwise difficult to spot due to light reflection.
- Check the windscreen, rear screen, mirrors, lights, sunroof, and any other glass for damage such as chips and cracks.
- Check the wheels for scuffs and scrapes on the actual wheel and the wear on the tyres including the spare if applicable.
- Check the upholstery, interior trim and floor coverings for scratches, marks, stains, tears, burns and wear.
- Check the instrument panel and controls to make sure that nothing is missing.
- Check that the number plates are secure.

Check your findings against the finance company's Fair Wear and Tear Guide and make sure that anything which falls outside of what is acceptable is attended to prior to collection. Make sure that any repairs are carried out by reputable companies using genuine parts, cloth, paint et cetera and that the repairs are warranted in case of future issue.

Other Considerations

Keys etc

Make sure that you locate all items that came with the commercial vehicle, and which may have been removed not forgetting the vehicle handbooks, navigation cards/discs, locking wheel nut, parcel shelf, umbrella, and first aid kit! Put everything back into the commercial vehicle as soon as you can so that you don't forget. Make sure that you have all keys ready to be returned on the day of collection.

Cherished Number Plate

If you have a cherished number plate you need to start the removal process as early as possible and at least 12 weeks before the end of the contract to ensure that it is completed and bears the new numberplate on or before the collection date. This is your responsibility. The consequence of failing to remove a cherished plate in time could result in either a delayed collection incurring additional charges including extended hire and aborted collection, or the commercial vehicle being collected and sold with your cherished plate, with no recourse against the finance company.

Booking The Collection

You can ask us to organise the collection of the commercial vehicle by the finance company providing it's with one of our funding partners and if you're taking out a new contract, we can make sure that the collection takes place on the same day as your new commercial vehicle arrives. If your agreement is with a manufacturer's finance company, they have a different process so you will need to contact them directly to arrange for the collection.

Once collection has been booked you will receive a confirmation email either from us or from the finance company.

A Few Days Before Collection

Personal Data

Delete any personal contact and address information from the vehicle's onboard communication system. Discs and cards for satellite navigation systems should be left in the vehicle and, for security reasons, you should delete any personal information from the navigation database, including home address, postcode etc. All items, including paperwork and other correspondence that could reveal personal data about you, your friends, or your family, should be removed from the vehicle.

Personal Possessions

Ensure that you remove all personal possessions. The vehicle will go straight to auction and once the commercial vehicle has gone you won’t be able to access the commercial vehicle.

Saying Farewell

You must be advised of what to expect when the commercial vehicle is collected. A few leasing companies may arrange a full vehicle inspection and condition report at the point of the collection, but most will provide you with an initial inspection and complete a full inspection later at their nominated site.

It’s important that you are present at the point of the collection as the collection agent will walk around the commercial vehicle with you and you will be asked to sign a collection form and agree any damage. We recommended that you use your phone or tablet to film the inside and outside of your commercial vehicle when the collection agent is with you so that in the unlikely event of a dispute, you can show what the state you handed your vehicle back in. This means if your vehicle is scratched or dented on the journey back from collection, you can provide evidence and won't get charged for any damage that you didn’t do.

You should retain a copy of the collection note.

End of Contract Charges

If there are any charges following the return of your vehicle, you will be contacted directly by the finance company.

What can I do if I have a complaint?

Please contact either us or the finance company. Whilst we have no influence on the charges that are made, we will do whatever we can to help resolve your complaint with the finance company. In the event of a dispute about the condition or damage to the vehicle, customers have the right to pay for an examination of the evidence by an independent qualified engineer, e.g., an engineer who is unrelated to the original inspection and agreed by both parties. The engineer's decision will be binding on both the customer and the BVRLA member. If the engineer finds in the customer's favour, the BVRLA member will refund the reasonable cost of the examination to the customer.

On occasion, disagreements will arise between customers and BVRLA members which cannot be settled directly. Unresolved disputes can be referred to the BVRLA by the customer and/or the member involved. To find information about this please visit the BVRLA's website www.bvrla.co.uk or write to them at:

Dispute Resolution Team

BVRLA

River Lodge

Badminton Court

Amersham

HP7 0DD

Frequently Asked Questions

What you need to know.

Is my commercial vehicle collected automatically?

No, this is something which must be pre-arranged.

Where do I get my commercial vehicle collected from/Can it be collected from a different address?

Your commercial vehicle can be collected from anywhere within mainland UK.

Do I have to be there when it is collected?

No. You can authorise someone else to act on your behalf but remember that they will be signing to confirm the vehicle's condition as if it was you.

Is it inspected on the day?

Most of the time no - sometimes a brief inspection is done on site then a full one later (hence a reason for you to take photos of your commercial vehicle in case any damages occur after collection or if there are any disputes).

If there's any damage does this need to be sorted out beforehand?

Yes - the Terms & Conditions within your contract state these need to be rectified before collection. The finance company will charge you for this.

Does it matter if I can't find all the keys?

Yes, it does - you will be charged even if you find it after collection as vehicles are sold on very quickly.

Will the same person delivering the new commercial vehicle be the same person taking the existing one away?

No. Delivery is arranged via the dealer- ship and collection is arranged via the finance company of the existing vehicle.

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