

# Fair Wear and Tear Guidelines.

## Hyundai Finance Guaranteed Future Value

This guide will provide you with examples of acceptable and unacceptable wear and tear. It is the standard by which your Vehicle will be assessed and can be used as a guide to help you keep your Vehicle in an acceptable condition.

We may update this guide, and it will apply to your Contract, including to the Inspection, unless we or our Authorised Representative tells you the existing guidelines will apply to the Inspection or we don't give you more than 30 days' notice of the change. We can give you notice in the ways we can tell you about changes set out in your Contract.

### 1. Fair wear and tear explained

Fair wear and tear is the wear and tear that can be reasonably expected in the life of a Vehicle that is properly maintained and cared for. Unacceptable wear and tear may occur when faults and damage are unrepaired or poor quality repairs are undertaken. Unacceptable wear and tear may also occur when the manufacturer's recommended maintenance and servicing schedules are not followed and/or ongoing maintenance of the Vehicle does not occur.

If the fair wear and tear requirements are not met in accordance with the acceptable standards set out in this Guideline, an Excess Wear and Tear Charge may be applied to your Contract in accordance with these GFV Terms.

### 2. Maintenance requirements

#### 2.1 Vehicle servicing

Regular maintenance and servicing should be carried out by an Authorised Representative or an approved service agent according to the manufacturer's guidelines. Approved parts and lubricants must be used at all times.

The following examples are conditions usually caused by mechanical neglect or misuse and therefore are not regarded as fair wear and tear.

- a) Grooved brake discs caused by metal-to-metal contact;
- b) Engine seized due to running the Vehicle with insufficient coolant, lubricating oil and with broken internal components; and
- c) Transmission slipping, erratic gear changing, clutch slipping, noisy transmission or ineffective synchromesh.

Your completed Vehicle service and manufacturer warranty booklets along with any documentation relating to Vehicle equipment must remain in the Vehicle upon return – including any details of radio codes.

#### 2.2 Appearance

At the end of your Contract period, the Vehicle should be made available in a suitably clean condition to allow for proper Inspection of the paint, body and interior.

#### 2.3 Additional equipment

Accessories such as car telephones that have been installed are to be removed, and any holes or damage should be made good to a professional standard.

All standard equipment, together with non-standard or ‘customised’ fittings originally supplied, must be returned with the Vehicle at the end of your Contract period. If these fittings are not returned, an Excess Wear and Tear Charge may apply to your Contract in accordance with these GFV Terms.

## 2.4 Badges and labels

Non-standard badges, labels or advertising fitted to the bodywork or glass of the Vehicle should be removed, with any damage caused by their attachment or removal rectified.

If the attachment of advertising results in paintwork fading, an Excess Wear and Tear Charge may apply to your Contract in accordance with these GFV Terms.

Advertising should never be painted directly onto the Vehicle.

## 2.5 Keys and security

A full set of keys should be available and should be functioning. The return of the master key which controls the Vehicle’s engine management system is mandatory. If the Vehicle was originally supplied with a security system, this should be intact and fully operational, including any key or key fob necessary for operation. Any additional, non-standard security system should be fitted according to a recognised standard.

Failure to supply the full set of keys and/or damage to any security system may result in an Excess Wear and Tear Charge being applied to your Contract in accordance with these GFV Terms.

## 3. A guide to acceptable and unacceptable fair wear and tear

Wear and tear commensurate with higher kilometres or commercial and heavy-duty usage will generally apply. The following table highlights the minimum standards required for Vehicles returned at the end of your Contract.

Category	Sub-category and definition	Fair Wear and Tear < 100,000 kms	Fair Wear and Tear > 100,000 kms
Wheels, Wheel Trims and Tyres	<b>Wheel Trims and Rims</b> All wheel trims must be intact i.e., not missing, split, badly disfigured. Any dents or damage to the rim or main body of the wheels are not acceptable. Only Minor scuffing due to everyday use is accepted as fair wear and tear.	Minor scuffing covering no more than 15% of the surface area.	Minor scuffing covering no more than 20% of the surface area.
	<b>Tyres</b> (not dependent on kilometres)		
Paint/Body: (excludes grilles and bumper bars)	<b>Scratches</b> A limited number of minor scratches are accepted as fair wear and tear. A	No more than 2 minor scratches per panel or 10 minor scratches per vehicle.	No more than 3 minor scratches per panel or 15 minor scratches per vehicle.

Category	Sub-category and definition	Fair Wear and Tear < 100,000 kms	Fair Wear and Tear > 100,000 kms
	<p>minor scratch is less than 25mm in length and shallow.</p> <p>Any major scratches i.e., more than 25mm in length and deep are not accepted.</p>		
	<p><b>Dents</b></p> <p>A limited number of minor dents are accepted as fair wear and tear. A minor dent is less than 20mm in diameter and as has no paint surface penetration through to the metal or corrosion set in.</p> <p>Any major dent i.e., more than 20mm in diameter and/or paint surface penetration are not accepted.</p>	<p>No more than 2 minor dents per panel or 10 minor dents per vehicle.</p>	<p>No more than 3 minor dents per panel or 15 minor dents per vehicle.</p>
	<p><b>Chips (Excluding Bonnet)</b></p> <p>A limited number of minor stone chips are accepted as fair wear and tear. Minor chips are less than 3mm diameter.</p> <p>Prominent areas of major stone chipping or more than 3mm in diameter are not accepted.</p>	<p>No more than 4 minor chips per panel.</p>	<p>No more than 6 minor chips per panel.</p>
	<p><b>Chips (Bonnet)</b></p> <p>A limited number of minor stone chips are accepted as fair wear and tear.</p> <p>Minor chips are less than 3mm diameter.</p>	<p>No more than 20 minor chips.</p>	<p>No more than 25 minor chips.</p>
	<p><b>Other Paint/Body Items</b> (not dependent on kilometres)</p>	<ul style="list-style-type: none"> <li>• No prominent touch ups, damage to paintwork from bird/bat/tree droppings, major flaking. Minor paint touch ups or flaking are acceptable.</li> <li>• No evidence of poor repairs, colour mismatch, misalignment between panels.</li> <li>• No major abrasions - more than 25mm, signs of constant use of automatic car wash.</li> <li>• No hail damage, buckling, distortion or missing vehicle badges.</li> <li>• No holes caused by the removal of accessories including unrepaired or poorly repaired aerial holes (or aerial must be left in place).</li> </ul>	

Category	Sub-category and definition	Fair Wear and Tear < 100,000 kms	Fair Wear and Tear > 100,000 kms
		<ul style="list-style-type: none"> <li>No damage caused to the Vehicle due to the attachment or removal of decals/stickers.</li> <li>No panel rust.</li> </ul>	
<b>Bumpers and Grilles</b>	<p><b>Bumpers and Grille</b></p> <p>A limited amount of scuffing and score marks are acceptable.</p> <p>Missing, broken, cracked or deformed bumper or grilles are unacceptable.</p>	<ul style="list-style-type: none"> <li>Marks covering an area less than 10 square cm and no more than 1mm in depth.</li> <li>Dents no more than 3mm in depth and no more than 2 per bumper/grille.</li> </ul>	<ul style="list-style-type: none"> <li>Marks covering an area less than 50 square cm and no more than 1mm in depth.</li> <li>Dents no more than 3mm in depth and no more than 3 per bumper bar.</li> </ul>
<b>Mouldings and Mudflaps</b>	<p><b>Mouldings and Mudflaps</b></p> <p>Minor marks – scuffing, light scratches are acceptable.</p> <p>Missing moulds or mudflaps originally fitted to the vehicle are unacceptable.</p>	No more than 4 marks each less than 1mm deep.	No more than 6 marks each less than 1mm deep.
<b>Windows and Headlights</b>	<b>Windscreen/Window Glass</b>	<ul style="list-style-type: none"> <li>The windscreen must be able to pass a roadworthy inspection. Relatively minor damage that is repaired using resin impregnation to motor registry standards is acceptable.</li> <li>Light scratches and 1 or 2 minor chips, bullseyes and stars around the periphery of the windscreen (not in the field of vision) is acceptable.</li> <li>Window cracks or damage including major chips, bullseyes and stars (and minor chips in driver's field of vision/sigh line) is not acceptable.</li> </ul>	
	<b>Headlights/Lenses</b>	Headlights/lamps must be operational. Non-operational or cracked/broken headlights or lenses are not acceptable.	
<b>Vehicle Underside</b>	<b>Chassis</b>	<ul style="list-style-type: none"> <li>Minor dents and deformation, such as stone damage is acceptable as long as it has not caused major corrosion.</li> <li>Significant impact damage or distortion to chassis components are not acceptable.</li> </ul>	

Category	Sub-category and definition	Fair Wear and Tear < 100,000 kms	Fair Wear and Tear > 100,000 kms
	<b>Exhaust System</b>	The exhaust system should be properly suspended and in efficient working order, with no gas leaks or evidence of blowing form the exhaust system joints and in undamaged condition. A damaged exhaust system is not acceptable.	
	<b>Oil Seals or Gaskets</b>	Some minor oil misting or dampness around seals or gaskets is acceptable, providing oil drips are not present. Oil leaks are not acceptable.	
<b>Mechanical Condition</b>	<b>Service and Maintenance</b>	Failure to service and maintain the Vehicle as per the manufacturer’s recommendations, resulting in premature component of assembly failure (e.g., engine seizure, metal to metal brakes, transmission failure) is unacceptable.	
<b>Vehicle Interior</b>	<b>Interior Trim</b> Includes: carpet, upholstery, seats, roof liner, floor, door, trims, dashboard, centre console, etc.	<ul style="list-style-type: none"> <li>Should be clean and tidy with no visible burns, tears and splits or permanent staining to the fabric, trim panels, lining or floor covering. Wear and soiling through normal use are acceptable, as are any repairs that are not readily visible.</li> <li>Stitching that has come apart and damage to the seat structure is unacceptable.</li> </ul>	
	<b>Door and Luggage Area Treads and Sills</b>	<ul style="list-style-type: none"> <li>A reasonable amount of scuffing is acceptable providing paintwork has not been damaged down to bare metal and aperture seals are not torn.</li> <li>Damage to the rubber seals as a result of neglect or misuse is unacceptable.</li> </ul>	
	<b>Luggage/Cargo Area</b>	Surface scoring and light blemishes that reflect normal use is acceptable, but floor coverings and surrounding trim panels should not be torn or split.	
	<b>Load Area (Light Commercial Vehicles)</b> It is recommended that a lining be fitted in the load area to prevent unacceptable damage.  A limited number of dents are accepted as fair wear and tear in the load area. An acceptable dent in the load area is less than 50mm in diameter and has no paint surface penetration through to the metal or corrosion set in.	<ul style="list-style-type: none"> <li>No more than 8 dents, each having a diameter less than 50mm and no paint surface penetration or corrosion set in.</li> <li>No more than 8 scrapes less than 100mm in length and no paint surface penetration or corrosion set in.</li> </ul>	

Category	Sub-category and definition	Fair Wear and Tear < 100,000 kms	Fair Wear and Tear > 100,000 kms
	<p>A limited number of scrapes are also accepted as fair wear and tear in the load area. An acceptable scrape in the load area is less than 100mm in length and has no paint surface penetration through to the metal or corrosion set in.</p> <p><b>Manuals and Keys</b></p>	<ul style="list-style-type: none"> <li>• Owner’s manual and stamped service book must be returned with the Vehicle.</li> <li>• Unauthorised odometer changes are unacceptable.</li> <li>• All equipment originally fitted to the Vehicle at the time of delivery including and all sets of keys and security system remote controls (where applicable) must be returned.</li> </ul>	<ul style="list-style-type: none"> <li>• No more than 12 dents, each having a diameter less than 50mm and no paint surface penetration or corrosion set in.</li> <li>• No more than 12 scrapes less than 100mm in length and no paint surface penetration or corrosion set in.</li> </ul>
<b>Equipment</b>	<b>Controls/Accessories</b>	<ul style="list-style-type: none"> <li>• Missing/damaged controls/accessories (e.g. cigarette lighter, knob, trims, aerials, tools/jack) is unacceptable. Holes caused by the removal of accessories is also unacceptable.</li> <li>• Information stored in GPS/Satellite Navigation systems should be deleted.</li> </ul>	