

We know that choosing a car for your business or personal use is a big decision, and we're glad you decided that ŠKODA Financial Services was the right match for you. We hope you enjoy your new ŠKODA, and if you need any help, we're never more than a phone call away.

This guide is designed to provide you with a better understanding of all the things ŠKODA Financial Services can do for you as a Contract Hire Customer.

You can now access information about your Contract Hire agreement and other products online.

Visit myskodafinance.vwfs.co.uk to find out more

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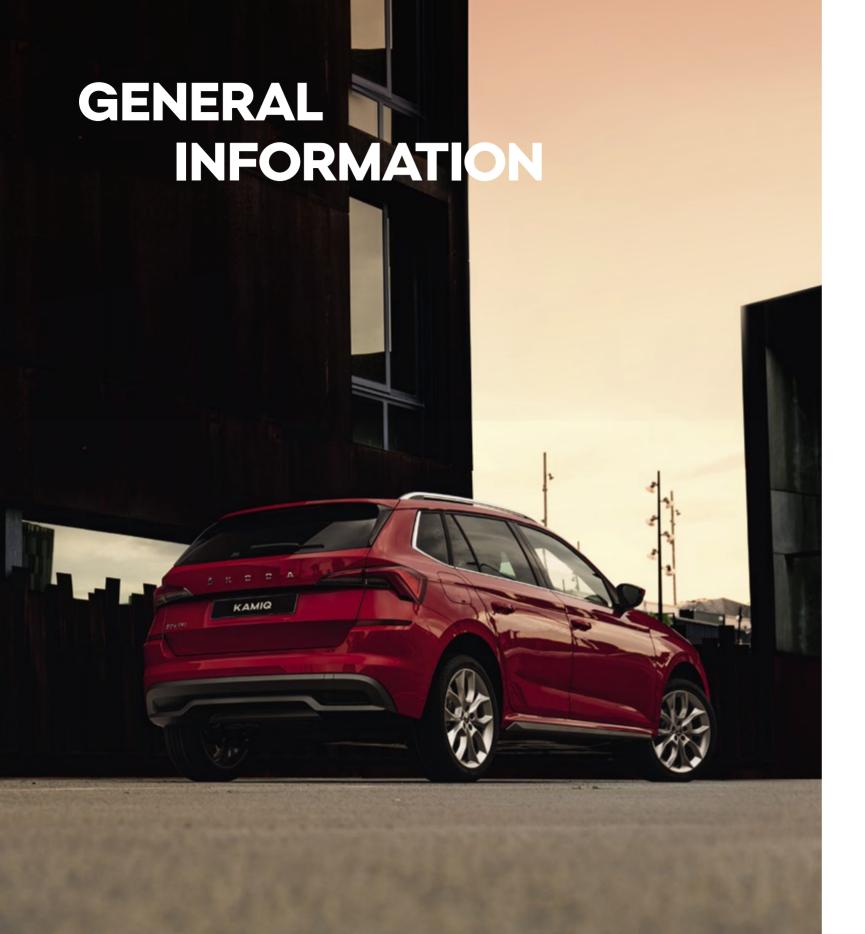
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YOUR RESPONSIBILITIES

It is your responsibility as the hirer to ensure the vehicle is serviced at the manufacturer's guidelines recommended intervals by an authorised ŠKODA Retailer or ŠKODA approved repairer and, where applicable, that the vehicle has a current MOT certificate. You are responsible for ensuring the vehicle is in good condition at all times, and for any deterioration or damage caused to the vehicle other than through reasonable fair wear and tear.

To help take care of your ŠKODA you should regularly:

- > Check the engine oil level/coolant levels and refill as necessary in-between services
- > Check tyre pressures, depth of tread and condition
- > Check all lights and indicators
- > Ensure there is sufficient levels of AdBlue (if applicable)

You should follow the manufacturer guidelines on oil refills and the quality of oil to use. Failure to do so could significantly impact on the performance of your vehicle in a number of ways:

- > Increased wear or overheating leading to engine damage which will, in time, devalue the vehicle
- Exhaust poisoning over time the wrong oil will block or poison the exhaust catalysts
- > Increased fuel consumption
- > Decreased service intervals

If the vehicle is required to be repaired at any time during the contract for accidental damage or similar, please refer to specific requirements as mentioned in the terms and conditions of your agreement.

Who is responsible for fines and charges?

If you acquire any fines or charges relating to your vehicle, such as parking fines, fixed penalty notices, traffic camera offences, congestion charges etc, it is your responsibility to pay them. If we are required to pay a fine on your behalf, we will recharge you or your company along with an administration fee.

We are legally obliged to provide any details that we have available (such as driver details), on demand from the police, to help identify the driver of any vehicle.

Fitting of non-standard equipment

The costs to fit/purchase and maintain 'extras' are solely at your expense. We recommend that all extras are supplied and fitted by an approved/qualified installer and that they conform to all legal requirements.

Any consequential damage arising from the installation of extras must be repaired at your cost. At the end of the contract, any visible holes in the bodywork or trim must be repaired to the standard required by ŠKODA Financial Services and electrical alterations must be restored to the original standard.

Personalised number plates

If you wish to transfer a cherished number plate onto our vehicle, you must first gain authorisation from us by calling **0330 100 8912** and selecting option 1. If you wish to assign a cherished registration number, we will complete the process for you as we are unable to release the registration documents to a third party. The registration number will be assigned to the vehicle and we will charge a £50 (including VAT) administration fee for each plate change. This is in addition to any costs associated with the assignment or retention of the cherished plate. To avoid additional cost, please allow two months for this process.

End of contract - vehicle return

We shall contact you before the end date of the contract to remind you that the vehicle is due for return. Our collection company will then contact you to make arrangements to inspect and collect the vehicle.

Please ensure that all documentation is available with inspection and returned with the vehicle as follows:

- > Manufacturer's service book (if applicable)
- > Spare key
- > Driver handbook
- > Satellite navigation memory card or disc (where applicable)

We also ask that you sign a formal report of the vehicle condition. If it has sustained any damage beyond fair wear and tear, including missing items or documentation (e.g. driver handbook, spare keys or original documentation), an appropriate charge will be incurred. For a definition of fair wear and tear, please refer to the BVRLA Fair Wear and Tear guidelines.

For each mile covered by the vehicle over the agreed annual mileage, or the maximum total mileage, you must pay us the excess mileage charge shown in your agreement.

End of contract - vehicle purchase

At the end of your contract period, the vehicle may be available to purchase via our agent, BCA Driver Sales. Please visit purchasemyvehicle.co.uk to obtain a quote, or call 01625 417991 for more information.

Please note that the sale of the vehicle is not associated with the hire agreement.

Contract Amendments

If you wish to make any amendments to your contract such as address, bank details or mileage allowance please call us on **0330 100 8912** and select option 1.

Road Fund Licence

Every year, we will automatically renew your Road Fund License (RFL) for you, as part of your contract. Confirmation that the RFL has been renewed will be sent in the post annually, however, if you have a specific enquiry, please call **0330 100 8912** and select option 1.

Foreign travel

Before taking the vehicle outside of the UK, please ask us for a letter of authority - form VE103 - as we are the registered keeper of the vehicle.

Please apply at least 14 days before the date of travel providing the names and addresses of all those driving the vehicle, registration number, departure and return date and email to travelabroad@vwfs.co.uk

You must inform your or your company's insurance department to arrange a 'Green Card', and ensure you have adequate insurance cover for the country you are visiting.

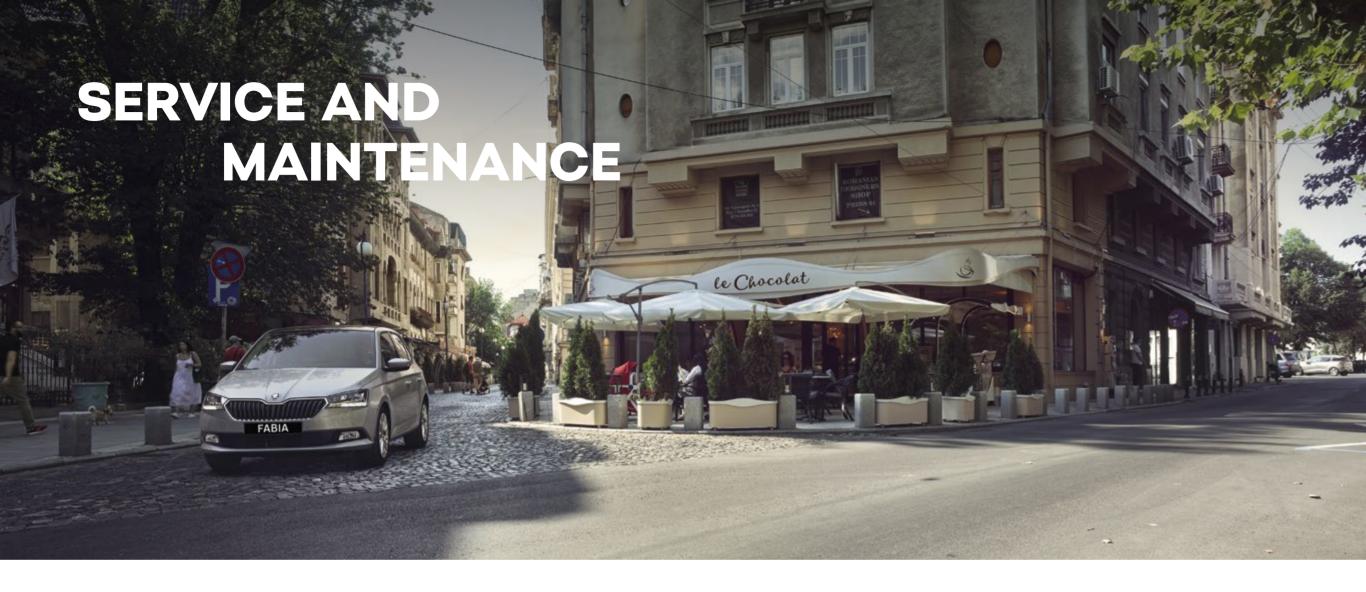
To find out country specific laws and requirements that you will need to know whilst driving abroad, please visit:

www.gov.uk/driving-abroad

Please note that we will not be liable for any cost arising from use of the vehicle outside of the UK. Whilst abroad the vehicle is not covered for breakdown, repair or vehicle hire. You are strongly advised to check your level of breakdown cover on 0800 526 625 and if required, arrange additional cover for your trip.

MOT certificate

An MOT test is not required in the first three years of a vehicle's life. When an inspection is required an authorised ŠKODA Retailer or repairer should undertake it.



NON-MAINTENANCE CONTRACTS

If you have chosen to maintain your Contract Hire vehicle yourself, please be aware of your responsibilities, based on the terms and conditions of your contract.

Service and maintenance

Please ensure our vehicle is serviced and maintained at an authorised ŠKODA Retailer or ŠKODA approved repairer strictly in line with recommended manufacturer guidelines using only genuine approved parts.

Tyres

When worn or damaged, our vehicle must have the tyres replaced with a premium brand of the same specification as originally supplied with the vehicle. This is in accordance with the manufacturer's standard specification. The load and speed rating should match the original specification.

For further information please refer to the driver handbook supplied with the vehicle.

MAINTAINED CONTRACTS

There are 3 levels of cover available with Contract Hire. Service only, Service with Maintenance or Service with Maintenance and Tyres.

If your Contract Hire agreement includes a service and maintenance plan, all costs for parts and labour needed to meet those items in the service requirements will be met.

WHEN YOUR ŠKODA NEEDS SERVICE AND MAINTENANCE

If you have a service and maintenance plan as part of your agreement, using it couldn't be easier.

This is how it works:

- > When your vehicle requires servicing or maintenance, contact your authorised local ŠKODA Retailer or ŠKODA approved repairer to book your vehicle in. It is advisable to contact your Retailer or repairer in advance of your requirement, where possible, as sometimes they will need notice to fit work into their schedule. When making your booking, remember to mention that you have servicing and maintenance as part of your agreement. Service or maintenance under this scheme can only be obtained from an authorised ŠKODA Retailer or repairer
- > The authorised Retailer or ŠKODA approved repairer will contact us for authority to carry out the work required and you will be asked to sign only for the completion of the job
- Have your service book stamped by the servicing Retailer or repairer. Alternatively, ensure the digital service record is updated by the servicing retailer

That is all there is to it, however please note:

- If you ask the Retailer or repairer to carry out any work not included within the recommended service and maintenance plan, you will have to pay for it when the work has been completed
- > Any services not carried out before the contract end or mileage limit cannot subsequently be claimed for
- > Damage caused to the vehicle as a result of neglect of service requirements will be charged to you.



INCLUSIONS

- > All oils and fluids required within the service
- > Brake fluid change as per the service requirements
- All routine servicing as appropriate to your vehicle as determined by ŠKODA Financial Services

With a service and maintenance plan you are also entitled to the replacement of vehicle parts, subject to fair wear and tear, that need to be repaired or replaced during the contract period. Please see opposite for replacement vehicle parts included in the plan.

All work is carried out in accordance with the manufacturer's recommended change schedule, and it is your responsibility to ensure the vehicle is serviced at the correct intervals. The service light will come on and advise you when the service is due (countdown). Failing to get the vehicle serviced in line with the manufacturer's service schedule may invalidate the vehicle's warranty - which could leave you liable for costs on repairs.

Electrical system including:

> Alternator > Standard alarm

> Battery > Standard immobiliser

> Gaskets

> Injectors

> Oil pump

> Bulbs > Starter motor

> Central locking > Window regulator

> ECU > Wiper motor

> Fuses > Wiring

> Instruments

Engine including:

 Cambelt and tensioner as stipulated by the manufacturer's specific schedule

> Drive belts > Seals

> Exhaust > Turbo

> Fuel pump

Transmission including:

> Clutch > Differential

> CV joints > Drive shafts

> Flywheel > Torque converter

> Gaiters > Wheel bearings

> Gearbox

Brake repairs including:

CallipersCylindersPads

Cooling system including:

> Coolant > Reservoir

> Heater components > Sender units

> Hoses > Thermostat

> Radiator > Water pump

Suspension including:

> Anti-roll bar > Springs

> Bushes > Wishbones

> Shock absorbers

Miscellaneous items such as:

> Handbrake adjustments

> Air conditioning service (max. one per contract if necessary)

> Key batteries

> MOT

> UK Roadside assistance for the term of your agreement provided that your vehicle is serviced and repaired by an authorised ŠKODA Retailer or repairer in accordance with the manufacturer's instructions

> Wiper blades



EXCLUSIONS:

The following is excluded from our service and maintenance plan:

- > All non-standard service work
- > Glass, including windscreens and all light units resulting from damage/outside influences
- > Tyre replacement or puncture repair
- > Wheel alignment and geometry check
- > Oil, air and fluid top-ups between services
- Maintenance and repair of non-factory or non-standard fitted items/accessories
- > Damaged or broken aerials
- > Fuel and mis-fuelling
- > AdBlue top ups
- > Warranty work
- > Any repairs we do not believe are fair wear and tear (as defined in the terms and conditions)
- > Anti-theft devices
- Any associated maintenance or repairs to diesel particulate filters, catalytic reduction systems and AdBlue
- > Body repairs
- > Damage caused by:
- Negligence, abuse or misuse and accidents
- Food, drink and cigarettes
- Any form of corrosion including pollution, water, chemicals, salt and weather
- Using the incorrect oil or over filling
- > Damage to:
- In-vehicle entertainment (including audio, communications and navigation systems)
- Internal and external trim and bodywork





TYRES

Tyres are some of the most likely vehicle components to suffer wear and tear.

Drivers should make regular checks in order to keep within safety and legal requirements.

If your agreement includes 'tyres' this means replacement tyres are provided when necessary due to fair wear and tear. We will specify the make of any replacement tyres and they can only be repaired or replaced by a tyre specialist authorised by us.

The coverage applies to the standard tyre fitment for your vehicle. Only premium brand tyres will be used and optional upgrades to the standard specification (factory or aftermarket) are the responsibility of the driver.

Our tyre plan also includes:

- Repairable punctures (to be confirmed by our dedicated tyre repair specialists)
- > Replacement tyres of the same size and specification (but not necessarily the same make) as originally specified for standard fitment
- > Valves
- > Wheel alignment and geometry check where necessary due to fair wear and tear
- > Wheel balance
- > Tyres changed at one of over 900 approved outlets across the UK

Our tyre plan excludes:

- > Accidental damage
- > Irreparable punctures (to be confirmed by our dedicated tyre repair specialists)
- > Misuse or vandalism
- > Replacement of non-standard tyres
- > Tyre sealant and repair equipment
- > Tyres that have been repaired using tyre sealants or additives
- > Wheel alignment as a result of kerb damage or any other negligence
- > Winter and all season tyres

ŠKODA DRIVERLINE

You are also eligible to get instant access to a range of services from ŠKODA Driverline, a dedicated contact number for all your motoring needs.

ŠKODA Driverline can help you with any of the following:

- > Breakdown & recovery services
- > Reporting accidents and damage
- > Service booking or maintenance enquiries
- > Tyres
- > Glass repair
- > General enquiries

Your Driverline card is coming soon.

To activate your card or for more information about ŠKODA Driverline please contact us on 0330 100 8889.

FREE ŠKODA ENSURANCE

We like to make sure the clever stuff we do for you isn't just limited to inside the car, which is why we created ŠKODA Ensurance. Our tailored accident and repair cover is absolutely free for three years guaranteeing your car will be repaired by ŠKODA Trained Technicians using only genuine ŠKODA parts.

For more information and to activate your cover today, visit insurewithskoda.co.uk/ensurance

