



Mercedes-Benz Financial Services

Contract Maturity Guide

We've made it smooth and easy

Mercedes-Benz Financial Services takes pride in making your branded vehicle finance and insurance a smooth and pleasurable experience. As you have selected to finance your vehicle with our RV product, you have the option to return it to your nearest dealer at the end of the contract term. As our valued client, being aware of your responsibilities and the steps involved, is the best way to avoid any surprises at the end of your finance agreement. One of the most important aspects involves assessing the condition of your financed vehicle.

To simplify the vehicle inspection process, you can use the five rand coin test. Basically, if an area of vehicle damage can be covered by the coin, you don't have to worry about it.*

That's not only easy, it's FAIR. In this booklet, you'll find other helpful information including:

Your contract maturity options

Vehicle condition guidelines

Examples of common areas of vehicle wear

Tips on conducting your own vehicle inspection

A handy vehicle Condition Report Form

The guidelines provided in this booklet, along with the Condition Report Form, found on page 8, will guide you through this process. If you wish, your dealer will be happy to assist you.

*Excludes lenses, glass, tyres, or holes in fabric sheet metal or frame.

Preparing for vehicle return

This section explains the vehicle inspection process and how you can be a step ahead of things by conducting your own preliminary vehicle condition review.

4 Months from contract maturity

Approximately 120 days before your contract matures, you will be contacted by our Customer Service Consultant to discuss your contract maturity options. The consultant will verify that you have received the Contract Maturity Guide outlining the Wear and Tear standards, and inquire about the kilometre reading of your vehicle to date.

If there is any excess wear-and-tear on your vehicle that requires maintenance work, or has any outstanding service campaigns from the manufacturer, it is recommended that you have the repairs completed at the nearest Mercedes-Benz dealer or with the manufacturer approved panelshop. These repairs must be completed before the contract maturity date.

Depending upon the nature of your coverage, some repair conditions may be covered by your vehicle insurance policy. We recommend that you consult with your dealer prior to having vehicle repairs performed.

1 Month from contract maturity

Approximately 30 days before your contract matures, you will be contacted by our Customer Service Consultant to discuss the return of your vehicle. The consultant will support you with any queries that might have arisen and discuss your contract maturity options.

At contract maturity

Returning your vehicle to the dealer is a simple process that provides closure to your finance responsibilities. When you return the financed vehicle, your dealer will complete a Condition Report on your vehicle. The final kilometre reading, and excess kilometres travelled are recorded. Any additional payment due by you will be invoiced.

Your signed Vehicle Condition Report will serve as the record of vehicle return and condition. Please retain a copy of this report for your records.

Vehicle condition guidelines

Proper care and maintenance is essential to preserve the appearance, function and safety of any vehicle. Of course, everyday driving will undoubtedly create an expected amount of wear. However, excessive wear can result in conditions which are considered damage and are, therefore, chargeable conditions. These should be repaired prior to you returning your vehicle, as stipulated in your finance agreement.

All maintenance and service records should be retained for review at vehicle return.

The following descriptions will assist you in understanding your responsibilities for vehicle maintenance and repair.

Maintenance

Following the manufacturer's recommended service schedule for your vehicle is one of the terms of your finance agreement. Not only does proper maintenance help ensure the safety and optimum performance of your vehicle, but it also protects it against premature and unnecessary wear. Please refer to your Owner's Manual for details on maintenance schedules and policies, as they apply to your particular vehicle.

Your dealer has the qualified service personnel, special tools and equipment to perform all service operations in an expert manner.

Use of genuine manufacturer replacement parts for normal/scheduled maintenance and repairs is highly recommended to ensure the intended performance.

Excess wear and tear

Generally speaking, any vehicle damage is considered excess wear and tear. Your finance agreement specifies that you are financially responsible for the repair of any such damage. The guidelines that follow in this booklet will explain when excess wear is considered damage.

Safety

At Mercedes-Benz Financial Services, we want your branded driving experience to be as pleasurable as possible. And this includes safety. As such, any conditions that render your financed vehicle unlawful or unsafe to operate are considered damage, and must be repaired as required.

Kilometres

Another aspect of your finance agreement involves the stipulated amount of kilometres allowed. If the distance travelled by your vehicle exceeds the allowed amount when you return your vehicle, excess charges will be incurred. (Please refer to your finance agreement for the rate per kilometre.)

Conduct your own vehicle inspection

At any time during your finance term you can take a few moments to look over your vehicle using the checklist below and the five rand coin test.

- If you answer “YES” to all of the questions, your vehicle should meet the Wear and Tear standards.
- If you answer “NO” to any of the questions, chargeable conditions may exist which will result in additional costs if not repaired prior to the vehicle being returned.

It’s a quick and easy way to identify any areas of concern, and avoid surprises when you return your vehicle.

Your closest branded dealership will be happy to assist you with a review of your financed vehicle and can also provide services or repairs that may be required.

Interior and Exterior

Is your vehicle free of interior and exterior damage?

Yes

No

Is your vehicle free of holes in the fabric, sheet metal or frame?

Tyres and Wheels

Are all of your vehicle's tyres the same size/make/brand?

Is your spare tyre and rim present and in good working order?

Are all of your tyres free of sidewall plugs, cuts or exposed cords?

Do all tyres have at least 2mm of tread depth at the most shallow point?

Are your rims matching and in good condition (not broken and scratched and free of any deep scratches)?

Glass and Lenses

Is your windshield and all other glass lenses free of stars, cracks and holes?

Mechanical and Electrical

Have all maintenance services specified by the manufacturer been performed?

Missing and Broken Parts

Are all factory and dealer-installed parts present and in good condition?

Aftermarket Alterations

If you made any aftermarket alterations, were they authorised by Mercedes-Benz Finance and Insurance or installed by an authorised branded dealership?

Kilometres

Is your vehicle km reading within the allowance provided as part of your contract?

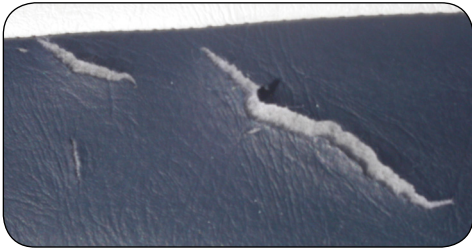
Interior and exterior evaluation

Inspect the vehicle for dents, scratches through the paint, stains, tears and cuts.

Wear and tear conditions

- Any such damage that passes the five rand coin test (excludes headlamp lenses, glass, tyres or holes in fabric, sheet metal or frame).
- Collective damage that is caused by a single event and has not penetrated the paint surface, passes the five rand coin test. (Note: A single coin must simultaneously hide all the collective damage. For instance: hail damage would not meet the guidelines. While this type of occurrence is considered a single event, the collective number of indentations over the entire vehicle cannot be simultaneously covered with a single coin). Depending upon the nature of your policy, this damage may be covered by your insurance.
- Any scratch on the surface of the paint that can be covered by the five rand coin test is not chargeable (only minor, superficial scratches, not through to the base metal, not more than 2 per panel). Any scratch through the paint is chargeable even though it is covered by the coin, as it is considered to be a “hole in the sheet metal”.
- Any bumper scuff that does not alter the underlying material, and passes the five rand coin test is not chargeable. If the underlying material is cut, shaved or torn, this damage is excluded and is chargeable.

Note: The photos and descriptions contained in this brochure are provided as guidelines only. Please consult your dealer to confirm whether a specific condition is considered chargeable. Consult your dealer for low-cost repair alternatives.



Tear damage, although covered by the coin, is a chargeable condition.



Scratch through the paint is not covered by the coin. This is a chargeable condition.



Dented/damaged panel, even though covered by the coin is a chargeable condition.

Tyres and wheel inspection

Wear and tear conditions

Tyres must have at least 2mm of tread depth remaining at the lowest point.

- All four tyres are the same type, brand, required size and equivalent in quality and performance to the original tyres.
- The spare tyre and rim are present.
- Tyres have no cuts, exposed cords or sidewall plugs.
- Rims match and are free from cracks or breaks.

Note: Mercedes-Benz Financial Services recommends that you operate your vehicle with tyres that meet the manufacturer's specifications.



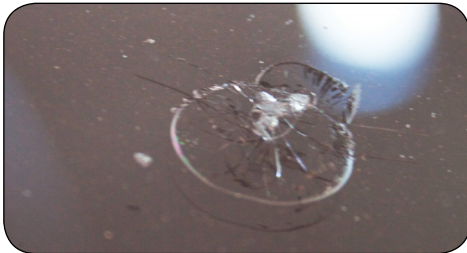
Excess tyre wear (left) is beyond acceptable limits and is chargeable. Wheel scuff (right) is acceptable so you don't pay.

Glass and lens assessment

Wear and tear conditions

- Absence of “stars,”
 - * cracks or holes in the windshield, glass or lenses.
- Scratches, pits or etching are acceptable, regardless of size.
- A maximum of two plugs are allowed, as long as they are not in the driver’s field of vision.

*A “star” is a glass chip with one or more extending arms.



Cracked windshield (left) is a chargeable condition. Hole in tail light lens is also a chargeable condition.

Missing and broken parts check

These items include factory and dealer-installed equipment such as:

- Tools, jack, wheel nut wrench
- CD changer/sound system
- Hardtop
- Spare tyre/tyre repair kit
- Mirrors
- Wheel covers
- Remote keyless entry
- Removable seats

All factory and dealer-installed parts must be present, undamaged, and in good working order.

Aftermarket alterations or equipment

These include, but are not limited to, the following:

- Altering the vehicle's suspension.
- Altering the vehicle colour or paint scheme.
- Holes in the frame to accommodate added equipment.

Wear and tear conditions

- Modifications made or items installed by an authorised dealer must be intact, otherwise a charge will be applied to restore the vehicle to its original equipment state.

Vehicle maintenance review

Items

- This involves all mechanical and electrical components of the vehicle.

Wear and tear conditions

- All maintenance services specified by the manufacturer must be performed.
- All maintenance and service records should be retained for review when you return your vehicle.

Not acceptable

- Lack of required maintenance which results in compromised vehicle function or damage.
- Inoperable engine or any drive train components.

Mercedes-Benz Financial Services South Africa (Pty) Ltd.
Wierda Road, Zwartkop, Centurion | P.O. Box 10829, Centurion, 0046
Customer Services: 0861 324 653 | Facsimile: +27 12 660 7219
Email: info@mbfssa.co.za | Website: www.mbfssa.co.za

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