

Good Condition Guide

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Fair wear and tear definition

We accept fair wear and tear as part of your Kia Konfidence agreement with Kia Finance. We define fair wear and tear as gradual deterioration to the vehicle's condition. Fair wear and tear also takes into account the vehicle's age, mileage and your use of the vehicle.

Fair wear and tear is not to be confused with damage, which occurs as a result of a specific or series of events. These include impact, inappropriate stowing of items, harsh treatment, negligent acts or failure to service the vehicle in line with the manufacturer's recommendations and any applicable warranty.

End of agreement charges

End of agreement charges occur when the vehicle, its equipment or accessories are not maintained, looked after or used as agreed at the start of your agreement.

You may prefer to arrange your own repairs prior to us collecting your Kia. Any repairs made to the vehicle before it is returned must meet the criteria stipulated in the Kia Confidence Good Condition Guide. You will be responsible for the standard of the repairs.

Returning your vehicle

Your vehicle will be assessed by a qualified inspector on return for any damage over and above normal wear and tear.

We will notify you of any areas of damage that fall outside of the fair wear and tear standards in an inspection report that outlines the cost to repair the damages.

Any excess mileage and damage charges need to be paid within 30 days of notification.

Servicing and repairs

Your vehicle must be fully serviced in line with the manufacturer and/or warranty requirements, as outlined in your terms and conditions. Any mismatching colours and parts or any substandard repair work will not be considered acceptable.

Documents and keys

You will need to return the completed servicing record and any items or documents that came with your vehicle. If you no longer have any of these, the value of the vehicle may be reduced and you may be liable for the cost of replacing them.



General appearance

There should be no rust, corrosion or discolouration on any painted area including painted bumpers, body moulding and mirrors.

Obvious evidence of poor repair such as flaking paint, preparation marks, paint contamination, rippled finish or poorly matched paint is not acceptable.

We also do not accept damage to chassis, sub-frame or any underbody part through any accident or misuse such as corrosion to the underbody through contact with salt water or some other corrosive substance.

Corrosion: This is damage to the body work or underbody through contact with salt water or some other corrosive substance.

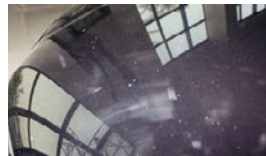
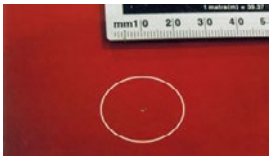
Discolouration: This is from poor or old repairs, which usually leaves a touchable edge and a yellowish tinge to any part of the vehicle.

Chips

Small areas of chipping - including door edge chipping, provided that the base coat has not been pierced - are acceptable.

This also includes reasonable scuffing of the interior linings and minor paint chips no deeper than 10mm and no wider than 100mm.

Any structural damage, holes and tears to lining, damage to doors, tailgates or slides are not covered under your agreement with Kia Finance.



Alterations or additions to cargo areas that cause damage are also not covered under the agreement.

Chip/chipping: Removal of a paint topcoat that causes base primer or metal to be exposed.

Dents

Dents on vertical surfaces such as door panels, which are no deeper than 2mm and no wider than 20mm (provided the paint surface is not broken and can be fixed using paintless dent removal), is accepted.

However, dents on horizontal surfaces such as a bonnet or roof, are not covered under this agreement.

Damage to the grille, mouldings, wing mirrors or badges are also not accepted.

Hail damage as well as gouges and grazes to body work and bumpers are not accepted.



Paintless dent removal: A method of fixing dents by pressing the dent from behind. It only works for small dents where the other side of the dent is accessible, such as the inside door panel if removed.

Dents: Dents include, but are not limited to, all indents and exterior damage to both vertical and horizontal panels on the vehicle.

Scratches

Minor surface scratches and abrasions that do not show primer or bare metal and can be removed by machine cutting or buffing are covered. This includes scratches from minor stone chipping on front surfaces as well as minor chipping to door edges and protective side mouldings.

Surface scratches that cannot be removed by machine cutting, such as scratches down to the primer or moulding, are not acceptable.

Chips more than 5mm in diameter, scratches covered by touch-up paint or paint damage caused by company signs or logos, or poor repairs, preparation, sloppy paint work and paint splashes will not be covered under the agreement.

Panels that require re-spraying will incur costs at the end of your agreement.



Scratch: An elongated mark that causes base primer or metal to be exposed that cannot be removed by cut and polish.

Windscreen and windows

To be covered under your agreement with Kia Finance, light scratching - provided it does not interfere with the driver's line of sight - is acceptable. All heating elements should work properly. Chips and any critical damage cracks or holes should be repaired immediately.

Minor pitting to the windscreen - such as where wiper blades have carved an etching in the top surface - is accepted under your agreement with Kia Finance.

Any windscreens that do not meet Warrant of Fitness (WOF) standards, have excessive pitting, cracking (including star fractures and craters), or any holes or cracks in the lamp or lens, discolouration and delamination will not be covered under your agreement.

Crack: A fracture through the outer layer of the glass.

Craters: Damage that appears in a cone shape and separated from the exterior (top) surface.

Chip: When a portion of the glass has been damaged/removed from the top surface of the glass.

Delamination: This is where two layers of glass have come apart.

Star fracture: A series of line fractures radiating outwards from the point of impact that results in the shape of a bullseye, where the damage results from the conical (cone shape) section of the glass being separated from the laminated/bonding layer.

Door mirrors

Minor scuff marks or scratches up to 25mm on door mirrors are acceptable. If your door mirrors are adjustable and/or heated, they must work correctly. Missing, cracked or damaged door mirrors are not acceptable and should be replaced.

However, if the windscreen does not meet WOF standards, there's excessive pitting, cracking, chips, scratches, any holes or cracks in any lamp or lens, damage to mirror glass or surround, the agreement will be void.

Lamps and lenses

All lamps and lenses must work. Minor scuff marks or scratches up to 25mm are acceptable.

Holes or cracks in the glass or plastic covers of lamp units are not acceptable and these should be replaced at your own cost.

Discolouration: This is from poor or old repairs, which leaves a touchable edge and a yellowish tinge.

Pitting: Defined as an indentation on the top paint surface that has not broken the paint work and is less than .5mm in diameter and can be removed by buffing.

Crack: A fracture through the outer layer of the glass.

Scratches: Anything that has cut a shallow line in the exterior layer of the glass greater than 5mm.

Tyre wear and damage

Tyres that are not worn to tread depth indicators or have a minimum tread depth of 2mm or more across the total width of the tyre are accepted.

The spare wheel (including the 'spacesaver'), jack and other tools must be intact, stowed properly and in good working order.

The emergency tyre inflation kit, if supplied when new, should be in full working order, serviceable and ready to use.

All tyres including the spare must be within legal limits. The minimum legal tread depth for a car tyre is 1.5mm. This depth must be maintained across the central three quarters of the breadth of the tread in a continuous band across the full circumference of the tyre.

Mismatched tyres and obvious damage or scratches to the tyre sidewalls or poor previous repairs are not covered under the agreement.



Wheels and wheel trims

Minor scuffs and scratches up to 10% of the total surface of the wheels and rims are acceptable provided the moulding or trim is not broken, cracked or deformed.

Wheels and trims must match the same type and quality from the date the agreement was signed.

Dents and holes on wheel rims and wheel trims and/or any damage to the wheel spokes and the hub of the alloy wheels are not acceptable.



Scratches: Anything that has cut a shallow line in the exterior layer of the wheel and wheel trim greater than 5mm.

Vehicle interior

Interior fittings must be present, intact and free of damage. Normal wear and tear to carpets and trims is acceptable and normal ageing and scuffing on any leather trim is also accepted.

Burns, cuts, scratches or dents to trim, seat covers and frame, head-lining and floor coverings are not acceptable.

There should be no stains or permanent discolouration to interior upholstery or other damage, such as holes after audio removal. Any damage should be repaired.



Equipment and controls

The spare wheel, jack and other equipment which was originally supplied must be intact and in good working order.

Missing items (including the original audio equipment, unless it has been replaced with an equivalent), bent or broken parts, ill-fitting items through substandard work, accident damage or misuse will void your agreement with Kia Finance.

Equipment: This term covers all original equipment as supplied with the vehicle. This equipment must be in good working order and includes the following:

- all remote keys - whether they are part of the key or a separate item, including glove box keys
- books such as the service history booklet, owner’s manual and sound system manual
- jack, tools, spacesaver, spare wheel cover board, cargo covers
- manual or electric antenna
- cigarette lighter
- knobs, badges and mud flaps
- all fitted electrical equipment, including in-car entertainment (all in-car entertainment must be of the correct type for the vehicle model).

Mechanical condition

The vehicle should be returned in a safe, legal and reliable mechanical condition, capable of passing a vehicle safety test. Brake damage from worn out pads, engine damage due to ignoring warning lights or seizure through low fluids is not acceptable. There should not be excessive damage to the underside.

Damage to chassis, sub-frame or any underbody part through accident or misuse is not accepted under your agreement.

Corrosion or damage to the body work or underbody through contact with salt water or some other corrosive substance is not acceptable under the terms of the agreement.

Vehicle appraisal tips

We recommend carrying out an appraisal of the vehicle 10 to 12 weeks before you are due to return to your vehicle. This will allow you to arrange to have any unacceptable wear and tear fixed.

- Wash and dry the vehicle before self-appraisal as water and dirt can mask damage.
- Make sure you assess the vehicle in good light.
- Assessments carried out in poor light may mean you miss something.
- Be objective and assess the vehicle as honestly as you can.

Things to remember on the day of return

Please ensure that the following items are placed in the vehicle or there may be a charge.

- Any accessories supplied on delivery.
- Spare and master keys.
- Wheel security key (if applicable).
- Vehicle operating manual.
- Service book.

Personal items and data

Please make sure that you have checked for and removed your personal items from the vehicle such as phone kits, portable sat nav, trackers, parking permits, and CDs and other assorted personal items.

It is also your responsibility to ensure that all personal data is deleted, including destination details from built in sat nav systems, phone directory contact lists, and call histories from in-car phone systems and any uploaded music from on-board music systems. Remember to also remove any personal memory cards or drives.

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Kia Finance is provided by Heartland Bank Limited.

The conditions set out in Kia Finance's Kia Konfidence Wear and Tear Guide are examples only and do not cover the full list of possible defects that can void the terms of the agreement.



KIA Finance