

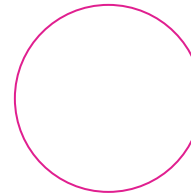
FINANCIAL SERVICES

JAGUAR GUARANTEED FUTURE VALUE



FAIR WEAR AND TEAR GUIDE

JAGUAR GUARANTEED FUTURE VALUE FAIR WEAR AND TEAR TESTER



Body and paint,
scratches and dents 25mm



Windscreen
glass chips
10mm

TYRE TREAD DEPTH GAUGE

HOW IT WORKS

Use the gauge provided to check the current condition of your tyres and ensure they are safe and legal.

- They are ok
- Caution - check again soon
- They need attention.
Contact us now for assistance

Bumper and trim scuffing 125mm

mm 10 20 30 40 50 60 70 80 90 100 110 120 130

A vertical ruler scale on the right side of the page, marked in millimeters from 10 to 130. The scale is used to measure the bumper and trim scuffing.

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INTRODUCTION

You've taken the time to select the Jaguar that best reflects your lifestyle. Naturally we understand that your Jaguar represents a valuable investment and you seek to protect that investment. As you have decided to purchase the vehicle using Jaguar Guaranteed Future Value, we would like to make you aware of some guidelines surrounding the vehicle's required condition at return stage. These guidelines cover the mechanics and electrics through to the bodywork and the upholstery.

The Fair Wear and Tear Guide summarises the degree of deterioration judged to be reasonable at the end of a Jaguar Guaranteed Future Value contract period. It is also based upon the nominated kilometres you have elected to travel.

Lack of attention to preventative measures, misuse or neglect are the main reasons vehicles experience excessive wear and tear, and this guide aims to provide you with a view of what we consider to be fair.

Jaguar Financial Services will contact you prior to the end of your Jaguar Guaranteed Future Value contract to determine whether you will be returning the vehicle on the expiry date or otherwise. Jaguar Financial Services will then complete an assessment of your vehicle at that time.

Some suggestions to ensure that your Jaguar meets the Fair Wear and Tear expectations:

- Regular checks of the vehicle to identify any damage.
- Any irregular noises or change in performance should be taken to an authorised Jaguar dealership or authorised service provider.
- Ensure that your vehicle is serviced by a Jaguar dealer or authorised service provider in accordance with the manufacturer's handbook.
- General day to day maintenance (e.g. fluids, monitor tyre pressure and tread depth).
- Ensure any and all repairs are done by authorised repairers.
- Regularly clean the bodywork, upholstery and trim.
- Your Jaguar should not tow beyond its capacity.

JAGUAR GUARANTEED FUTURE VALUE

SERVICING AND DOCUMENTATION

Regular maintenance and servicing should be carried out by a Jaguar dealer or authorised repairer that will follow the manufacturer's guidelines, using approved service parts and lubricants only. Any defects or damage that occur during normal vehicle use should be rectified as soon as practical. The vehicle's instruction book, including the full service record and any other documents relating to vehicle equipment are your responsibility and must be intact and available. All documents must be in the vehicle on its return to Jaguar Financial Services including any radio codes.

APPEARANCE

Regular cleaning of both the interior and exterior of the vehicle is required. The vehicle should be returned at the end of your contract in a suitably clean condition to allow proper inspection of the paint, body and interior.

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 at the end of the contract period.

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 made good. Any paintwork colour fade due to the attachment of advertising would be chargeable to the user. Advertising should never be painted directly onto the vehicle.

KEYS AND SECURITY

A full set of keys should be available along with a note of their numbers. 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.

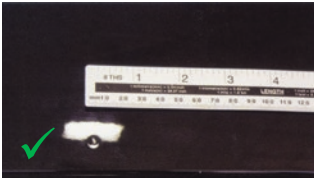
BODY DAMAGE

Any damage must be repaired as and when it occurs. All work should be completed to a professional standard, with any applicable anti-corrosion guarantees taken into consideration. Obvious evidence of repair such as colour mismatch or mis-alignment between panels is unacceptable.

DENTS

Minor dents (20mm in diameter) are acceptable as long as the paint surface has not been penetrated so that bare metal is visible or corrosion has set in. Multiple dents occurring on a single panel (no matter how small) are unacceptable, and the panel should be repaired or replaced.

Acceptable



Unacceptable



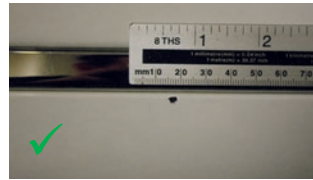
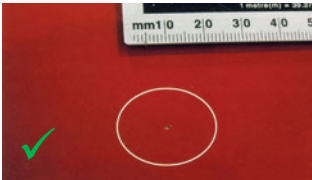
PAINTWORK

Small areas of stone chipping, door edge chipping and light scratches (up to 25mm in length) are acceptable, relative to the vehicle's age and mileage, as long as they have not penetrated through to the base metal and caused corrosion. If stone chippings have penetrated through the metal, suitable touching up should be carried out immediately to prevent further paint deterioration.

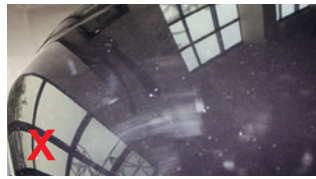
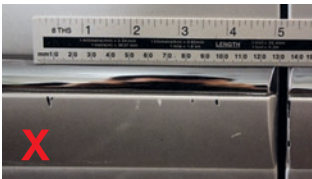
Exterior paintwork should be free from major abrasions (more than 25mm in length) such as paint damage caused by continual use of automatic car-washing, and have good gloss and colour. Colour mismatch between panels, or poorly fitting panels, are unacceptable.

All repairs to the bodywork must be suitably re-rust proofed up to the manufacturer's recommended standards. Bird excrement should be immediately removed.

Acceptable



Unacceptable



BUMPER SECTIONS AND RUBBING STRIPS

Provided these are not broken, cracked or deformed a limited amount of scuffing and score marks is acceptable.

WINDOW GLASS

Cracks or damage within the driver's sight line are not acceptable and would require windscreen replacement. If relatively minor, repair using resin impregnation to motor registry standards is acceptable. Light scratches and minor chipping around the periphery of the windscreen is accepted as fair wear and tear. The windscreen must be able to pass a roadworthy inspection.

LAMP GLASSES AND LENS

All lamps must be operational. Minor scuff marks or scratches are acceptable, but holes or cracks in the glass or plastic covers or lamp units are not.

INTERIOR TRIM

The interior should be clean and tidy with no visible burns, tears or permanent staining to the seats, headlining or carpets. Wear and soiling through normal use is acceptable, as are any repairs that are not readily visible. Stitching that has come apart is unacceptable and needs to be repaired.

Acceptable



Unacceptable



LUGGAGE AREA

Surface scoring and light blemishes that reflect normal use are acceptable, but floor coverings and surrounding trim panels should not be torn or split.

DOOR OPENING TREAD AREA

A reasonable amount of scuffing to the door and luggage area treads and sills is acceptable providing paintwork has not been damaged down to bare metal and aperture seals are not torn.

CONTROLS

All original controls must be intact and operate correctly. If replacement has been necessary, e.g. due to theft, then equipment of a similar value and specification, preferably of the same manufacture as the original, should be fitted. All odometer alterations must be reported and unauthorised odometer changes are unacceptable. Information stored in GPS/Satellite Navigation Systems should be deleted. Missing parts and items will be for your account.

RUBBER SEALS

Normal wear will cause a certain amount of damage and splits to rubber doors and other seals, but any evidence of neglect or misuse is unacceptable. If a seal becomes displaced it should be refitted immediately to avoid it becoming trapped or torn.

UNDERSIDE

Minor dents and deformation, such as stone damage, is acceptable as long as it has not caused major corrosion. Any suspected impact damage should be investigated and dealt with professionally, as significant damage or distortion to chassis components is not acceptable.

EXHAUST SYSTEM

The system should be properly suspended and in efficient working order, with no gas leaks or evidence of blowing from the exhaust system joints and in undamaged condition. The exhaust system should be in a condition to meet motor registry requirements in all aspects, particularly if fitted with a catalytic converter.

CAT failure is unacceptable and preventable through:

- Using the correct fuel.
- Regular servicing and maintenance.
- Immediately investigating any poor running symptoms.
- Not tow or clutch starting (for manual transmission) of the vehicle.

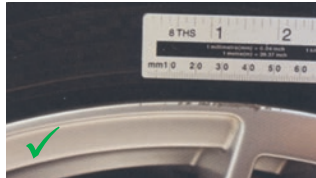
OIL LEAKS

Any serious oil leakage should be rectified at the earliest opportunity. Some minor oil misting or dampness around seals or gaskets is acceptable, providing oil drips are not present.

WHEELS AND WHEEL TRIMS

Dents or damage to the rim or main body of the wheels are not acceptable. All four wheel trims must be intact, with no more than minor scuffing due to everyday use. If mudflaps are standard equipment they must be intact and properly attached. The spare wheel, jack and appropriate wheel tools must be stowed properly and in good working order.

Acceptable



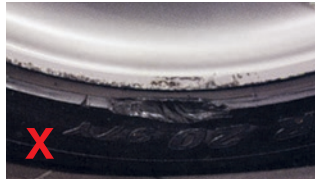
Unacceptable



TYRE WEAR AND DAMAGE

All tyres, including the spare, must meet motor registry requirements and comply with the vehicle manufacturer's recommendations of tyre type, size and speed rating. There should be no obvious damage to sidewalls or tread caused by 'kerbing' or other heavy misuse.

Unacceptable



MECHANICAL CONDITION

Regular servicing and maintenance through a Jaguar dealer or authorised repairer and in accordance with the vehicle manufacturer's servicing programs should keep the vehicle in sound mechanical condition. The following examples are conditions usually caused by vehicle neglect or misuse.

BRAKES

Brake discs must not be grooved as a result of metal to metal contact.

ENGINE

The engine must not be seized due to running vehicle with insufficient coolant, lubricating oil and with broken internal components.

TRANSMISSION

There must not be any slipping, erratic gear changing, clutch slipping, noisy transmission or ineffective synchromesh.

BATTERY

The battery must be capable of being charged and operate efficiently in all aspects.

FAIR WEAR AND TEAR GUIDE SUMMARY

These descriptions relate to passenger vehicles having travelled less than 100,000 kilometres. Wear and tear commensurate with higher kilometres, commercial and heavy duty usage will generally apply. If any of the items below are not acceptable as a fair wear and tear item, these will need to be rectified and may be recharged.

Acceptable Fair Wear and Tear

GENERAL

Missing Service Manual, Owner's Manual

X No

Missing keys or security system remote (if applicable)

X No

EQUIPMENT

Missing/damaged cigarette lighter, knobs, trims, aerials

X No

Missing/damaged tools, jack

X No

Information stored in GPS/Satellite Navigation systems should be deleted

X No

GLASS

1 or 2 minor chips, bullseyes and stars (not in field of vision)	✓ Yes
Major chips, bullseyes and stars (and minor chips in field of vision)	✗ No
Non-operational or cracked/broken headlights or lenses	✗ No

TYRES

Unroadworthy	✗ No
Missing spare tyre	✗ No

WHEEL TRIMS (INCLUDING HUBCAPS)

Missing, split, badly disfigured, heavy scuffing	✗ No
Minor scuffing	✓ Yes

INTERIOR - TRIM/UPHOLSTERY/CARPETS/CONTROLS

Screw holes from car phone removal	✗ No
Seats/trim - burnt, cut, holed, ripped, visible repairs	✗ No
Soiling to seats and carpets - caused by normal use	✓ Yes

Permanent soiling to seats and carpets - caused by abuse, spills, grease, etc.	X No
Rips, cuts, marks, splits to trim and controls	X No
Normal odours, tobacco smells	✓ Yes
Missing or inferior quality replacement controls	X No
Torn or split luggage area trim panels and floor coverings	X No

PAINT/BODY

Minor scratching - less than 25mm in length and shallow, 2 per panel	✓ Yes
Major scratching - more than 25mm in length and deep	X No
Minor touch ups or minor flaking	✓ Yes
Prominent touchups, spoils from bird/tree droppings, major flaking	X No
Evidence of poor repairs, colour mismatch, mis-alignment between panels	X No
Major abrasions - more than 25mm, signs of constant use of automatic car wash	X No
Dents - greater than 20mm diameter or paint surface penetration	X No
Dents - less than 20mm diameter, no paint surface penetration	✓ Yes
Hail damage, buckling, distortion, missing badges	X No
Minor stone chipping on bonnet, lower doors, wheel guards	✓ Yes

Prominent areas of major stone chipping	X No
Un-repaired or poorly repaired aerial holes (or aerial must be left in place)	X No
Damage caused to the vehicle due to the attachment or removal of decals/stickers	X No
Damage to paintwork from bird and bat droppings	X No

MOULDINGS/GRILLE/BUMPERS/MUDFLAPS

Minor parking damage - scuffing, light scratches	✓ Yes
Medium damage - divots, gouging, minor dents, cracks	X No
Major damage - rips, major dents, distortions, holes	X No
Missing moulds, grilles, bumpers or mudflaps originally fitted to the vehicle	X No

UNDERBODY

Minor dents and deformations	✓ Yes
Major impact damage	X No
Exhaust leaks which are the result of visible damage to the exhaust system	X No

MECHANICAL CONDITION

Failure to service and maintain the vehicle as per the manufacturer's recommendations, resulting in premature component or assembly failure (e.g. engine seizure, metal to metal brakes, transmission failure)	X No
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This guide has been prepared using the statement of the interpretation of Fair Wear and Tear Guidelines published by the Australian Fleet Lessors Association (AFLA).

**Jaguar Financial Services is a trading name of
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