

**VOLKSWAGEN
FINANCIAL SERVICES**

THE KEY TO MOBILITY

VOLKSWAGEN LOSCH FINANCIAL SERVICES



Clear lines from the outset

Vehicle return condition assessment



Fairness from the word

Fair leasing means everything to us. In order to make the return of your vehicle as simple and straightforward as possible, there are clear and fair guidelines for the accepted return condition of vehicles.

Upon expiry of the leasing contract, the vehicles and keys along with all documentation supplied (e.g. license certificate part I, service logbook etc.) should generally be returned to the delivering dealership or a prearranged return point. Upon return, the vehicle must be in a state of repair commensurate with its age and the contractual mileage, free from damage and roadworthy.

Damage which is charged on a proportional basis may in certain cases – where the damage is severe – be charged at 100%. Consequential damage, e.g. damage to the steering gear due to a bump to the rim, will be charged. Damage repaired using Smart Repair will be charged at 100%.

Vehicle return – fast and straightforward

To ensure fast and straightforward vehicle return, we ask that you note the following points before handover: The vehicles must be thoroughly cleaned and dried outside and clean on the inside. Items not belonging to the vehicle must be removed (cleared out). Fitted components which were not included in the original scope of delivery as dispatched from the factory will not be paid for or returned.

Additional tyres/wheels included in the scope of delivery should be returned appropriately packaged in the vehicle so as to avoid damage. The return process is set out in the leasing terms and will be documented. Damages will be calculated on the basis of a return log completed by the dealer or a suitable condition assessment, e.g. by an independent expert.







Objectivity throughout

Upon return, a distinction is made between mileage-appropriate signs of use (accepted condition) and damage (unacceptable condition). Damage occurring as a result of an improper or excessive use of the vehicle shall be borne by the lessee.

Acceptable used condition

The vehicle shows signs of standard usage which do not negatively impact the overall visual impression of the vehicle.

Rejected used condition

The vehicle shows signs of damage caused by excessive wear which negatively impacts the overall visual impression of the vehicle and/or which has technical implications. This also includes accidental damage, i.e. damage resulting from sudden and direct external forces, e.g. deformations of the bodywork or bumper guards or axles and engine damage etc.

When calculating excess wear, the age and mileage of the vehicle are taken into account (see next page).

Proportionality – calculation based on age and mileage

Evaluation range	Acceptable without charge
Tires (page 10)	<ul style="list-style-type: none"> - summer tires > 4 mm - winter tires > winter wear indicator - all-weather tires > winter wear indicator
Wheel rims (page 12)	<ul style="list-style-type: none"> - minor corrosion marks - minor scratches
Paintwork (page 14)	<ul style="list-style-type: none"> - minor scratches - mileage related stone chipping < 2 mm
Bodywork (page 16)	<ul style="list-style-type: none"> - minor dents and bumps < 1 mm penetration depth and < 20 mm diameter
Bumper and bumper guards (page 18)	<ul style="list-style-type: none"> - slight rubber wear - minor paint abrasion
Windows and lights (page 20)	<ul style="list-style-type: none"> - damage which does not impact on driving safety - small and minor scratches and stone chipping < 2 mm outside of driver's field of visibility
Interior and boot (page 22)	<ul style="list-style-type: none"> - slight wear - slight scrapes
Interior and boot (page 24)	<ul style="list-style-type: none"> - small drill holes, outside of the field of vision
Engine compartment (page 26)	<ul style="list-style-type: none"> - normal in line with mileage - dirt
Underbody (page 28)	<ul style="list-style-type: none"> - minor scratches and/or scrapes on the underbody panelling
Drivetrain (page 30)	<ul style="list-style-type: none"> - normal wear without negative impact on additional factors - slight oil moisture
Maintenance and general inspection/exhaust inspection (page 32)	<ul style="list-style-type: none"> - maintenance carried out as per service logbook/ maintenance interval display - no inspections or approvals due on return day
Checklist for vehicle return (page 36)	<ul style="list-style-type: none"> - no missing parts

Rejected

Calculation based on age and mileage

- summer tires < 4 mm	A, if tire service not arranged
- winter tires < winter wear indicator	A, if tire service not arranged
- all-weather tires < winter wear indicator	A, if tire service not arranged
- damage, wrong tires	A
- damage	100 %
- deformations	100 %
- paint damage down to the undercoat	A
- paint damage due to removal of stickers	A
- corrosive damage	A
- dents and bumps > 1 mm penetration depth and > 20 mm diameter	A
- unrepaired accidental damage	100 %
- hailstone damage	100 %
- unprofessional repair works or maintenance not carried out in line with manufacturer guidelines	100 %
- residue left by removed stickers	100 %
- damage	A
- deformation	A
- missing attachments	100 %
- damage such as cracks or flaws	100 %
- damage to lighting	100 %
- unauthorised spare parts	100 %
- dirt	A, if cleaning possible 100%
- damage	100 %
- burn holes	100 %
- drill holes in field of vision	100 %
- irreparable damage	100 %
- damaged or missing attachments	100 %
- damage to vehicle parts caused by rodents	100 %
- damaged, badly scratched or missing panelling parts	100 %
- leakages	100 %
- damage to parts of the drivetrain	100 %
- service due according to service booklet/maintenance interval display	100 %, if no maintenance and parts service arranged
- general inspection/exhaust inspection overdue on day of return	100 %, if no maintenance and parts service arranged
- missing parts as per checklist	100 % (tires: A/rims: 100 %)

Tires – evaluation criteria

Acceptable used condition

- Minimum tread depth for summer tires: ≥ 4 mm
- Minimum tread depth* for winter and all-weather tires: \geq winter wear indicator
- The tread depth is measured between the main tread grooves across the tread circumference
- Slight contact marks on the tire walls with no damage to the tire material
- The tire model and make must match across axles and be approved for the vehicle by the vehicle manufacturer



Summer tires > 4 mm



Slight material loss on the scuff plate

* If Volkswagen Losch Financial Services S.A. tire services are included, tread depths for winter and all weather tires below 4 mm will be accepted insofar as the tire quota has not been used up.



Winter tires < 4 mm

Rejected used condition

- Tread depth below 4 mm for summer tires (measured between the main tread grooves across the tread circumference), to be measured on the bottom of the tire
- Tread depth below winter wear indicator for winter and all-weather tires (measured between the main tread grooves across the tread circumference) if the wheels are included in the leasing contract or delivered as standard from the factory
- Damage to tires, e.g. incisions or chunking that protrude above the tread base
- Tires with dimensions and/or speed codes and/or load ratings which are not authorised for the vehicle Tires worn on one side or uneven tread wear (may result in wheel alignment, the costs of which must be included in the charge)
- Brake plates, saw teeth, driving noise
- Any deviations from the vehicle manufacturer specifications
- Mix of summer and winter tyres or retreaded tires which were not included as standard
- Damage to tire sides: notches, missing material, hernias, deformations



Tire wall damaged

Wheel rims – evaluation criteria

Acceptable used condition

- Minor corrosion marks or paintwork damaged by gritting salt, expanding less than 20 mm, < 1 damage per wheel
- Minor scratches and/or scrapes < 20 mm on the rim without material abrasion*, < 1 damage per wheel
- Scrapes and scratches on hubcaps measuring less than 100 mm in length, < 1 damage per wheel cover



Minor scratches without loss of material



Minor scratches on hubcap

* According to manufacturer specifications, high-shine or powder-coated rims are excluded from repair and must be replaced in the event of any damage.



Damage on wheel rim

Rejected used condition

- Deformities on wheel rim
- Damage to rims and hubcaps, e.g. due to contact with pavement*
- Corrosive damage and/or scrapes expanding more than 20 mm or >1 damage per wheel
- Material abrasion on alloy rims
- Rim breakages
- Breakage and/or cracking on hubcaps, missing or no original hubcaps
- Deviation from as delivered condition

* > 20 mm on alloy rim or > 100 mm on wheel cover and/or more than 1 damage pro wheel



Hubcap damage

Paintwork – evaluation criteria

Acceptable used condition

- Scratches on paintwork surfaces that can be repaired by sanding and polishing, e.g. slight scratches in the area of the door handle
- Gritting salt marks on wheel arches, tar splashes and paint defects resulting from the proper use of carwashes
- Minor scratches which do not penetrate to the undercoat; where there are two coats of paint, no damage to the base coat
- Mileage-appropriate stone chipping damage up to a maximum individual impact size of 2 mm in diameter
- Minor scratches and paint marks on the roof rails in the area of the fixings and brackets for the fixing and removal of roof racks (e.g. bikes)
- Paint scrapes < 20 mm on door edges



Stone chipping < 2 mm



Minor paint damage on the door edge



More than five stone-chips per 10x10cm

Rejected used condition

- Previous unprofessional paintwork repair (e.g. conspicuous colour differences)*
- Paint surfaces damaged by industrial and chemical deposits or other forms of surface damage, such as bird poo
- Damage to paintwork which has penetrated to the undercoat/the base coat or the metalwork, requiring varying layers of paint
- Damage to paintwork which cannot be repaired due to corrosive damage
- Paintwork damage caused by labelling film and stickers or colour differences due to removal after film removal
- Small high density stone chippings (excludes the front panelling), more than five pieces per 10 x 10 cm
- Paintwork damage and scratches on the roof rails of more than 50 mm in total area

* difference in shade, structure or ripple



Damage to paintwork

Bodywork – evaluation criteria

Acceptable used condition

- Minor dents and bumps which result during the course of normal use and do not require any paintwork repair may be present, but this excludes hailstone damage
- Penetration depths of approx 1 mm with a maximum diameter are also deemed acceptable (up to a maximum of two dents and bumps per components)
- max. 2 bumps pro element



Single dent



Dent < 20 mm



3 dents on one bodywork part

Rejected used condition

- Other deformations and damage
- Damage due to hailstones
- Previous unprofessional repairs not carried out in line with manufacturer specifications using filler material or the replacement of bodywork components using spare parts not approved for the model*
- Any form of previous or accidental damage not repaired or not repaired professionally**
- More than two dents on a bodywork part
- Residue left by removed stickers
- Covering or lettering on the vehicle

* non-original parts

** repairs not made to brand standards



Deformation > 20 mm

Bumpers and bumper guards – evaluation criteria

Acceptable used condition

- Slight rubber abrasion on or against unpainted trims and bumpers with no resulting visible or lasting deformations
- Slight paint abrasion or scratches (usually in rounded section), but not penetrating the base material area and less than 20 mm (100 mm at loading sill) in length, <2 per element
- Slight material transfer (e.g. paint from another vehicle) which can be fixed through polishing.



Minor scratches on the paint surface



Minor paint abrasion



Paint damage on bumper

Rejected used condition

- Damage requiring replacement repair or paint such as, e.g. cracks, scratches, paint flaking, dents, buckling and deformations as well as improper and non professional repairs*
- Damage to the integrated parking sensors or the installation area of the integrated parking sensors
- Missing attachments
- Damage to paintwork which has penetrated to the base material
- Scratches > 20 mm (> 100 mm loading sill) length
- More than 2 scratches or dents on door sills

*damage or deformation



Damage and breakages

Windshields and lights – evaluation criteria

Acceptable used condition

- Minor surface scratches on the windscreen which do not obstruct the view of the driver as well as stone chippings without cracking or stars
- Small stone chippings up to 2 mm not across the driver's overall field of vision
- Minor scratches on the side or rear windows*
- Other damages which do not impact driving or road safety
- Scratches on front or rear lights can be repaired by polishing or buffing

* repairable through polishing or buffing



Stone-chipping < 2 mm



Minor scratches



Stone-chipping > 2 mm

Rejected used condition

- Other damage to the windscreen and lighting (e.x. cracks, flaws, blind spots or chippings with cracking)
- Stone chippings > 2 mm, located within the driver's field of vision
- Stone chippings which cannot be repaired (e.g. within a 100-mm zone from the edge of the windscreen or in the driver's field of vision)
- Significant scratches or stone chippings on the side and rear windows, not repairable through polishing or lustring
- Mirror glass breakage
- Damage which impacts road safety
- Scratches on front or rear lights that cannot be repaired by polishing



Scratches > 10 mm

Interior and boot – Seats Evaluation criteria

Acceptable used condition

- Colour fading of upholstery and interior panelling
slight wear of upholstery at contact areas and minor impurities which can be removed with normal cleaning
- Minor scratches and/or scrapes < 20 mm (e.g. back panel of foldable rear seats)
- Standart wear to upholstery and panelling

Boot

- Scratches < 100 mm long
- Several scratches/or scrapes which do not exceed an area of 10 x 10 cm, <5 scratches on the surface



Minor impurities



Slight scrapes



Heavy soiling of upholstery

Rejected used condition

- Soiling of upholstery and interior panelling which require professional refurbishing
- No thorough cleaning, rubbish and/or heavy soiling
- Burn holes in seats or on interior panelling; any
- damage requiring repair
- Missing interior and boot panelling, headrest and seats
- Damage to safety belts or safety locks
- Mould or unusual odours
- Cracking or detachment of door and or valve seals
- Damage to functional components or attachments that restrict functionality
- Cracks, damage to roof lining or floor coverings (no foot mats)*
- Damage to vehicle parts due to external factors (e.g. animal scratch/bite marks)



Burn hole in seat cover

Boot

- Scratches > 100 mm long
- Several scratches and/or scrapes which exceed an area of 10 x 10 cm, >5 on this surface

* Deformation, folds, damage resulting from water infiltration

Interior and boot – Dashboard, center console and doors evaluation criteria

Acceptable used condition

- Small drill holes not in the field of vision of the vehicle driver or vehicle passengers (e.g. on the underside of the car dashboard)
- Minor damage to the plastic panelling, <3 on this surface of 100 mm * 100 mm
- Deformation or scratches on the steering wheel < 20 mm



Minor scratches on the steering wheel



Minor damage to the plastic panelling



Drill holes in trim part

Rejected used condition

- Irreversible alterations (e.g. drill holes on bodywork components that are not sealed)
- Drill holes in the field of vision of the vehicle driver or passengers, e.g. on the dashboard, in the centre console, in the door panelling etc. (e.g. due to subsequent fitting of mobile navigation systems)*
- Trim parts which are very scratched feature breakages or deformations
- Items stuck to the interior panelling (e.g. coins on the centre console)
- Additional features/equipment that do not come included with the lease which have not been removed
- Scratches or deformation on the steering wheel >20 mm

* including on finishing strips



Significant scratches and scrapes

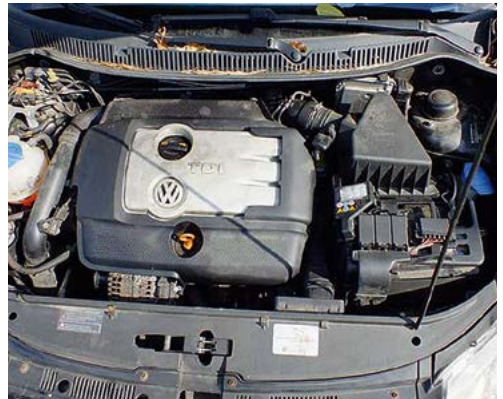
Engine compartment – evaluation criteria

Acceptable used condition

- Standard mileage-related soiling/signs or wear



Normal soiling



Normal soiling



Insulation mat damaged

Rejected used condition

- Covers (e.g. engine or battery cover) are missing or damaged
- Damaged insulation mat
- Damage to vehicle parts caused by rodents



Damage caused by rodents

Underbody – evaluation criteria

Acceptable used condition

- Minor scratches or scrapes on the underbody panelling*
- Normal marks of wear (e.g. minor soiling and deposits, rust film e.g. on the suspension arm)
- Rust on the top layer (outer shell) of parts of the exhaust system
- No leaks

*not visible without lifting the vehicle



Minor scratches



Normal signs of wear



Damage to underbody panelling

Rejected used condition

- Breakages, significant scratches, deformations, missing or loose parts of the underbody panelling and rocker panel
- Defective deflector plates (e.g. broken or cracked heat protection plates)
- Heavy soiling and deposits
- Rusting through of parts of the exhaust system
- Leaks due to rusting and/or cracking



Heat protection plate cracked

Drivetrain – evaluation criteria

Acceptable used condition

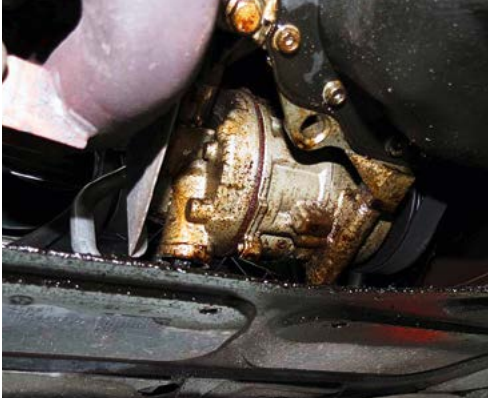
- Normal wear without negative impact on additional factors (defects accepted during general inspection)
- Slight oil moisture on engine without any dripping
- Wear of the brake system is above the manufacturer and model limits



Oil moisture



Brake disk OK



Oil leaks

Rejected used condition

- Dripping and/or loss of fluid (e.g. engine leaking)
- Defective drive shaft joints
- Defective chassis components (e.g. broken springs)
- Unusual odour in region of engine, gearbox, turbocharger, chassis
- Excessive wear of brake system (e.g. exceeding the manufacturer and model wear limits, scoring > 0,3 mm depth, brake disk cracking)
- Subsequent adaptations and add-ons (e.g. sports suspensions, chip-tuning)
- Improper repair or installation



Brake disk worn out

Maintenance and technical inspection (SNCT) – evaluation criteria

Acceptable used condition

- Maintenance (inspections) carried out as per service logbook/inspection guidelines of the manufacturer by a company approved by the manufacturer
- Inspection not due in month of vehicle return and inspection only due after > 1000 km mileage
- SNCT approvals which are not due on the date of return
- Wear without negative impact on vehicle or road safety
- Complete and seamless documentation of maintenance and service works

Service carried out



Service > 1.000 km



Service < 1000 km/due

Rejected used condition

- Oil service and maintenance (inspections) due according to service logbook or maintenance interval display
- Inspection due in month of vehicle return or inspection due after < 1000 km mileage
- SNCT inspection overdue on date of return
- Negative impact on functioning of features (e.g. function of air conditioning system)
- Wear and/or damage not regarded as defects by SNCT
- Fault messages in on-board electronics
- Manufacturer's maintenance schedule not followed
- Significant deformation or scratching of the battery cover or batteries
- Battery defects or capacity loss due to misuse



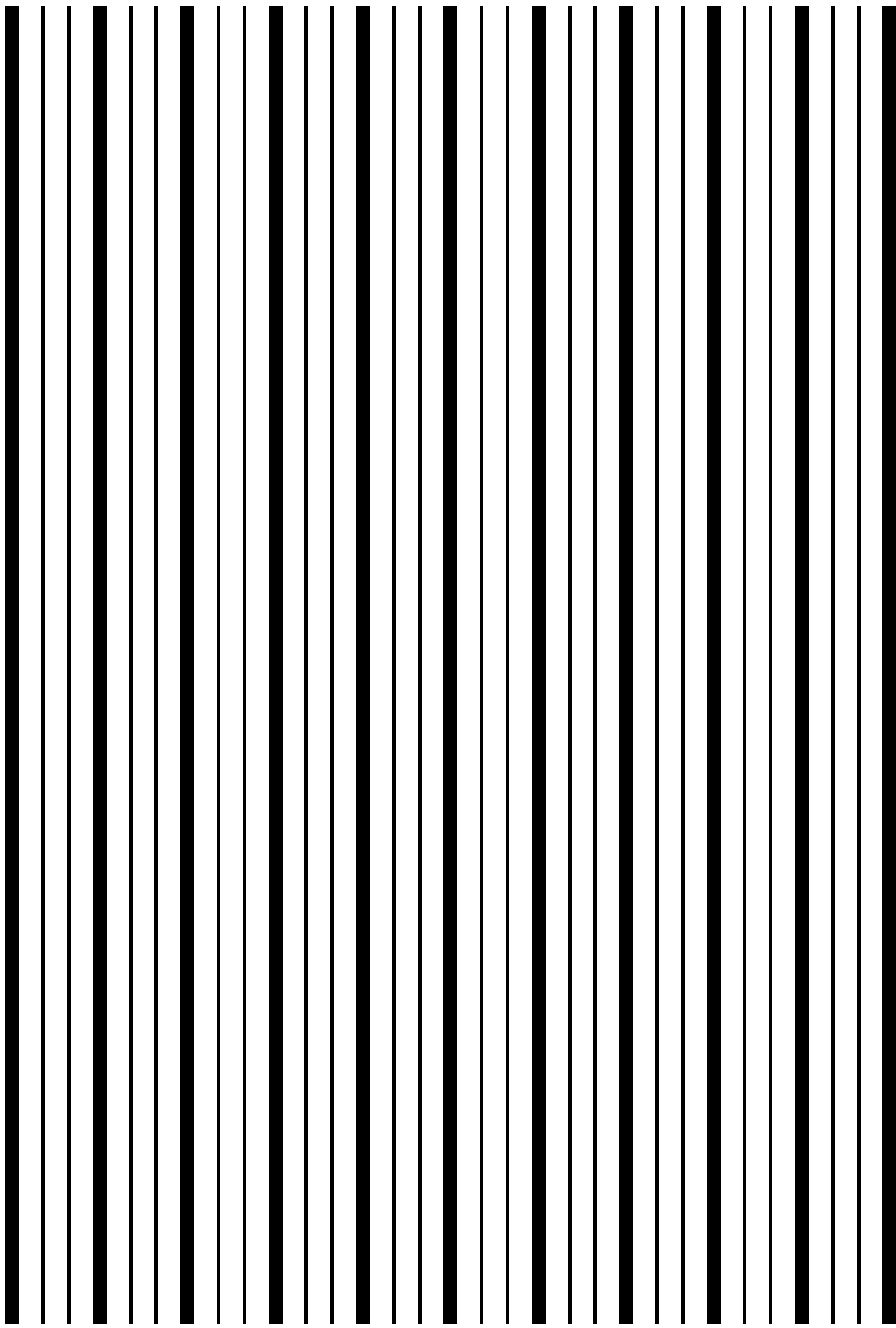
On-board electronic fault message

* If Volkswagen Losch Financial Services S.A. maintenance and parts repair service is not included



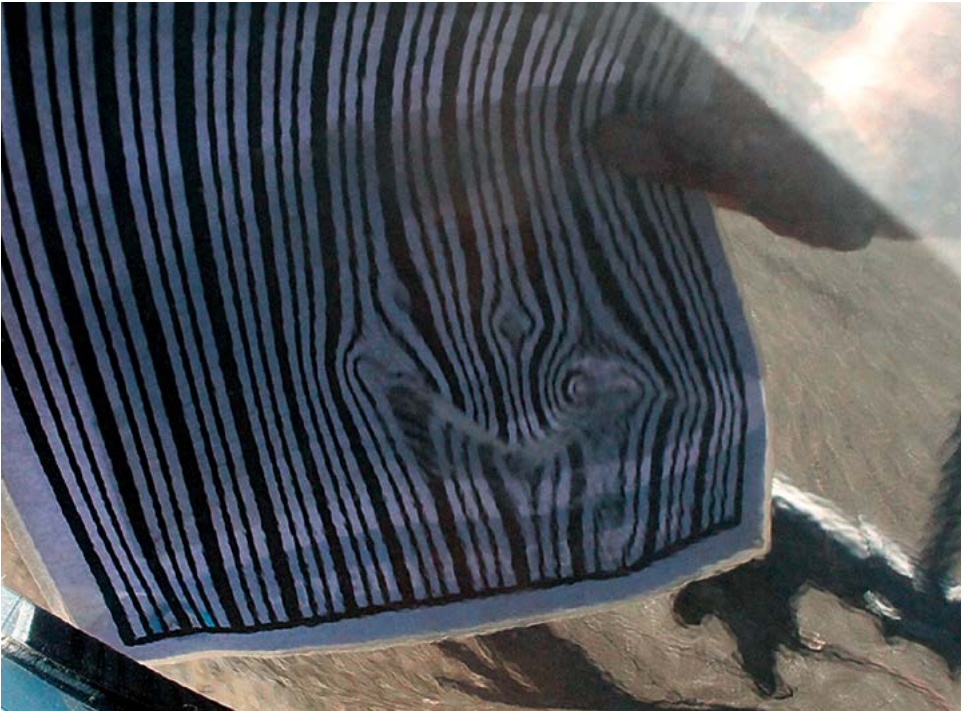
Checklist for vehicle return – please not the following:

- ☐ Tires/wheels (tires and rims) (summer and winter tires)
- ☐ Hubcaps
- ☐ On-board service
- ☐ Logbook
- ☐ Key and spare key
- ☐ Vehicle tax
- ☐ Radio and aerial
- ☐ Boot cover
- ☐ Navigationdevice
- ☐ Navigation CD/DVD
- ☐ License certificate part I (vehicle registration)
- ☐ Spare wheel or compressor and tire-pumping air
- ☐ Vehicle tool kit
- ☐ Trailer coupling with key
- ☐ Fuel card
- ☐ Auxiliary heating remote control
- ☐ Removable chairs and seat benches
- ☐ Cooler boxes
- ☐ Partition wall
- ☐ First aid box/warning triangle/safety vest
- ☐ Loose items provided as standart (e.g. foot mats)



Aids for assessing dents/bumps

Dent reflector sheet – on the next page you will find a dent reflector sheet for identifying and showing small dents (e.g. hailstone damage, parking dents).



Volkswagen Losch Financial Services S.A. 5,
rue des Joncs
L-1818 Howald/Luxembourg

Telefon: +352 40 33 33 5200
contact@vwlfs.lu
www.vwlfs.lu

Last updated 06/2023