

FREQUENTLY ASKED QUESTIONS



ARVAL
BNP PARIBAS GROUP

For the many
journeys in life

Contents

Vehicle order

When is my vehicle being delivered?
How can I amend my order?
How can I change delivery date/address of my new vehicle order?
Can I return my old vehicle to the supplying dealer at time of delivery?

Invoicing

As a Personal Contact Hire Customer when will I start paying from my vehicle?
Will I receive a paper invoice?
How will I be notified of any additional charges for example a parking fine?
Why am I being charged for an additional amount for the road fund licence?
Why has my monthly rental changed after my contract ended?

Maintenance (if selected)

I have elected to take Arval's optional maintenance policy. What is covered in this scheme?
If I have a maintenance contract, at what point will Arval notify me of any charges?
What are my responsibilities regarding the maintenance of my vehicle?
How do I book my vehicle in for a service or MOT?
What should I do if I experience an issue with my vehicle?
What is AdBlue?
What is a Diesel Particulate Filter?
What should I do if the warning light comes on?
Is there anything else I should know?
What should I do if I breakdown?

During your contract

Why have I been charged for replacement glass?
What do I do if I do not want Arval to arrange and invoice me for glass and require this to be managed by my insurance company?
Should I inform Arval of any changes in contact details?
How does Arval administer fines, penalties and notices of intended prosecution?
Why does Arval charge a fine admin fee?
What do I do if I believe that a fine may not be valid?
Taking my vehicle abroad.
What should I do if I am involved in an accident?
Can I amend my contract terms?
What should I do if I would like an additional vehicle?
Extenuating circumstances.
Can I have a cherished plate?

End of contract

When do I stop paying for a contract hire vehicle that I have returned early?
When do I stop paying for a vehicle which is at the end of its contract?
Why have you charged me for wear and tear at the end of my contract?
Why is VAT not included in an unfair wear and tear invoice?
I would like to buy my vehicle.
What happens if I exceed my contract mileage?

Vehicle order

- Q** When is my vehicle being delivered?
- Q** How can I amend my order?
- Q** How can I change delivery date/address of my new vehicle order?
- Q** Can I return my old vehicle to the supplying dealer at time of delivery?

A For all the above please contact your Broker.



Invoicing

- Q** As a Personal Contract Hire customer when will I start paying for my vehicle?

A Your initial payment will be taken once we have been notified that you have accepted delivery of the vehicle. This payment will be collected via direct debit on or around 10 working days after. If you are unsure of the amount of your initial payment you can view this on page one of your contract.

You will then be charged monthly based on your date of delivery, for example if your vehicle was delivered on the 7th of the month that will be the date of your regular monthly payment. If the 7th falls on a weekend/bank holiday we will take your payment on the next working day.

Where your delivery date is towards the end of the month i.e. 29th, 30th or 31st, but that date does not occur in the month, your payment will be taken on or within 3 working days of the due date.

Occasionally there could be a delay with the delivery notification. This will mean, you may find that your first two payments are in close proximity to each other, and in some cases there could be two payments in one month. For example; if you took delivery of your vehicle on the 10th of the month, but we were not notified of this until the 22nd, then your initial payment notification would be emailed on 23rd and collected by Direct Debit 10 working days later (i.e. on or about the 5th of the following month) and your first regular monthly rental payment would be collected on the 10th leading to two rentals being collected from you in the same month.

This would only occur in the first month and all following payments would be monthly as described in the first paragraph above.

- Q** Will I receive a paper invoice?

A No. You can view the regular amount you need to pay on page one of your contract.

The only time we will get in touch, is in advance of any additional charges, such as a parking fine or maintenance charge.

- Q** How will I be notified of any additional charges for example a parking fine?

A We will notify you of any additional charges, such as a parking fine or maintenance charge at least 10 working days before we take the amount from your bank account. If you want further details of the charge you can get these from your online account. If you have not logged into your account before then, when we write to you to notify you of the additional charge, we will send you details of how to log on.

- Q** Why am I being charged for an additional amount for the road fund licence?

A The government annually reviews the road fund licence cost. Any change to that value (whether charges or credits) will be passed back to you as a non-standard charge following the purchase of the road fund licence.

- Q** Why has my monthly rental changed after my contract ended?

A It is your responsibility to return the vehicle at the end of your contract. If your vehicle has not been returned as required, then your monthly payment will reset to the actual true monthly rental.

You will be aware that when you first entered into your contract, you made an initial payment which was applied across the term of your contract. This initial payment adjusted the amount you actually paid each month. At the end of the contract that initial payment has effectively been used up and so any payments after that will be for the actual monthly rental without that discount applied to it.

Please contact your Arval account team as soon as possible to arrange for your vehicle to be collected.



Maintenance (if selected)

Q I have elected to take Arval's optional maintenance policy. What is covered in this scheme?

A Within the Arval Maintenance product, we cover all routine work that is due to occur during the vehicle's contract term (based on manufacturer guidelines).

This will include:

Routine servicing, maintenance, repairs, tyres*, batteries, breakdown cover, exhaust and any worn items.

Work not covered includes:

Glass/windcreens, accident damage, driver abuse, damage and replacement as a result of neglect. These charges will be billed via a vehicle services invoice.

* Arval has a Fair Play policy on car tyres. This means that damaged tyres will be replaced inside the maintenance budget on cars. Replacements in the event of abuse, neglect, theft or vandalism will be recharged.

Van charges:

Tyres replaced due to fair wear and tear will be charged inside the maintenance budget. Damaged tyres on vans will be recharged as a percentage based on the tread remaining.

0.0 mm – 3.9 mm	No Recharge
4.0 mm – 5.9 mm	25% Recharge
6.0 mm – 6.9 mm	50% Recharge
7.0 mm – 7.9 mm	75% Recharge
8.0 mm	100% Recharge

Q If I have a maintenance contract, at what point will Arval notify me of any charges?

A There is currently a £350 + VAT notification threshold. If the work is over this amount and a recharge is applicable, we will contact you.

Q What are my responsibilities regarding the maintenance of my vehicle?

A You must ensure the vehicle is serviced at the manufacturer's recommended service intervals, and any other occasions when faults arise. At all times ensure that the tyre pressures, oil and coolant levels and anti-freeze levels or similar matters are maintained to the manufacturer's specifications.

Ensure that a current MOT test certificate is obtained for the vehicle when this becomes necessary. If you are unsure as to the date of expiry please contact your customer services team. Please do not allow the vehicle to be used without a current certificate in force.

Service booking:

Q How do I book my vehicle in for a service or MOT?

A Contact our Arval Contact Centre on Tel: 0370 6004499. They will locate your nearest Servicing Garage at a date convenient to you.

Alternatively you can refer to Arval.co.uk / information for drivers / Book a Service.

Faulty vehicle:

Q What should I do if I experience an issue with my vehicle?

A If you are experiencing any technical issues with your vehicle i.e. warning lights, start up issues, concerns around warranty, please contact your Customer Service Team and select the relevant option. This will direct you to our Technical Team who can assist with next steps.

AdBlue:

Q Why AdBlue?

- A** Improving air quality is high on the political agenda. From September 2015, when the EU's Euro 6 emissions legislation came into effect, the majority of new diesel cars and LCVs will feature technology called Selective Catalytic Reduction (SCR). This uses a liquid called AdBlue to help reduce harmful nitrogen oxide (NOx) emissions from the exhaust.

Q What is AdBlue?

- A** AdBlue is a non-toxic, non flammable, biodegradable additive that is 32.5% high purity urea, mixed with 67.5% ionised water.

Q What do drivers need to know about AdBlue?

- A** Each vehicle's AdBlue tank will typically be filled during routine servicing but top-ups might also be required. If this is the case, Arval recommends visiting your local dealer or an approved Service Centre where it can be filled for you. Any charges will be onward billed.

Diesel Particulate Filter (DPF):

Q What is a Diesel Particulate Filter?

- A** Most modern diesel vehicles are fitted with a Diesel Particulate Filter (DPF) which removes harmful soot from the exhaust gases before they enter the atmosphere.

Q How does the DPF work?

- A** The DPF traps soot particles (particulates) that are produced in the exhaust gas. The DPF continues to do this until a predetermined level is reached. At this point it will promptly clean itself by heating up and burning off the accumulated soot particles. This process is known as DPF Regeneration.

Q How will the DPF affect me?

- A** In order to carry out the regeneration, the DPF needs to reach and maintain a higher exhaust temperature than normal. Under most conditions, your car can do this unaided.

However, in some circumstances, it can't reach the required temperature (usually due to frequent short journeys or stop-start driving), in which case the driver is normally alerted by a warning light and/or a message appearing in the instrument panel, depending on the make and model of the vehicle.

Q What should I do if the warning light comes on?

- A** Firstly, do not ignore it. If the light has come on, it does not necessarily mean there is a fault. It's simply telling you that the Diesel Particulate Filter on your car needs help in carrying out the DPF Regeneration.

To do this, you need to drive in a particular way to increase the exhaust temperature. Please refer to the driver handbook or contact your local dealer for specific guidelines relevant to the make and model of your vehicle.

Q Is there anything else I should know?

- A** If the DPF needs replacing as a result of ignoring the warning lights or messages, the cost of replacing the DPF may not be covered by the manufacturer's warranty.

Breakdown:

Q What should I do if I breakdown?

- A** Please contact the Arval Call Centre on Tel: 0370 6004499 who will be able to assist.





During your contract

Q Why have I been charged for replacement glass?

A The cost of replacement glass is not included in your rental. If you have contacted Arval regarding replacement glass, we will organise for our supplier to repair or replace your glass if necessary. This cost is then automatically billed on to you.

Q What do I do if I do not want Arval to arrange and invoice me for glass and require this to be managed by my insurance company?

A Please contact Arval and advise us if you would not like us to undertake any glass repairs or replacement. Arval will then update its systems accordingly. Thereafter, to avoid confusion, we request that you encourage your drivers to contact your insurer directly for any glass replacement or repair.

Q Should I inform Arval of any changes in contact details?

A To ensure that we are able to provide you with up to date information regarding your invoice or back up documents please ensure that you advise us of any change in address, contact details or email – please email this to brokercustomerservices1@arval.co.uk

Q How does Arval administer fines, penalties and notices of intended prosecution?

A As the registered owner of the vehicle, Arval receive all parking fines, bus lane contraventions, congestion fines, as well as intended prosecutions and unpaid tolls.

Arval's policy is to pay all fines upon receipt in order to reduce risk. Delays or failure to pay and deal with these could lead to increased costs to you.

Q Why does Arval charge a fine admin fee?

A We will charge an admin fee for the management of fines to cover Arval's cost of administration. This is common industry practice. Arval's current fee is £12.50 + VAT.

Q What do I do if I believe that a fine may not be valid?

A In some cases, Arval may be able to lodge an appeal with the issuing authority to challenge the fine. This can be a time consuming and arduous process, with some authorities taking 8 weeks or more to either acknowledge or adjudicate on the fine.

You should only appeal when you can demonstrate valid grounds for your appeal.

Travelling abroad:

Q What documentation do I need to take my lease vehicle out of the UK?

A It is a legal requirement to have the following documentation:

- VE103 Document
- Insurance Certificate
- Passport

Arval issue a VE103 document for all foreign travel which is an acceptable replacement for the registration document. There is a charge of £15.00 +VAT per certificate, which is valid for 1 year from the date of issue.

Arval require 14 days notice prior to travel.

Accident/Write off:

Q What should I do if I am involved in an accident?

A If you take the Arval Accident Management service, please call our Freephone No: 0370 6004499 and choose option 2.

Our team will then guide you through the process.

Contract terms:

Q Can I amend my contract terms?

A If you wish to review your contract mileage as you may exceed your allowance, or the contract Term, please contact your Account Manager or the Customer Services Team who will advise on the options available to you.

Additional vehicles:

Q What should I do if I would like an additional vehicle?

- A Please contact your Account Manager or the Customer Services Team who will confirm the process.

Extenuating circumstances:

Q I am unable to pay my lease charges i.e Serious Illness, Redundancy, unable to work.

- A Please contact the Customer Services Team who will be able to assist.

Cherished plates:

Q Can I have a cherished plate?

- A You can choose to have a private plate on a vehicle. If you wish to do so please contact your Customer Services team who will be able to assist with the completion of the certificate.

At the end of the contract if you wish to retain the plate you will need to arrange this in advance of collection. We require a minimum of 6 weeks to liaise with the DVLA to process your request.

The charges for this will be billed as follows:-

Private plate going onto an Arval Vehicle from a retention certificate £20.00 + VAT.


Private plate being retained £80.00 + VAT (DVLA charge £80.00 for 10 years to retain a private plate)

Private plate being transferred from Arval to Arval Vehicle or Arval to customers own vehicle £80.00 DVLA fee + £20.00 Arval admin fee.




We are committed to providing products and services of the very highest standards. If you feel that we haven't lived up to your expectations in any way, we would like to know so we can put things right for you.

We have made it easy for you to complain either by contacting us by phone, by email or by writing to us.

 **0345 266 5228**

 **brokercustomerservices1@arval.co.uk**

 **Arval UK Ltd, Whitehill House,
Windmill Hill, Swindon SN5 6PE**



End of contract



Q When do I stop paying for a contract hire vehicle that I have returned early?

- A Arval does not pro-rata final rental on an early termination. Therefore, you will be liable to pay for any full month's rental where you have had the vehicle for part of the month. Any future dated rentals will be credited if they have already been raised (due to billing periods) on the next available rental invoice.

Q When do I stop paying for a vehicle which is at the end of its contract?

- A You are responsible for making payments of rentals from the point the vehicle is delivered until it is returned.

If the vehicle has had the invoice issued for the final payment, the vehicle can be collected and will be treated as a normal termination. No rentals will be credited.

If the vehicle is returned after the contract end date, the rental invoices will revert to billing in arrears at the end of the contract and continue until the vehicle is collected by Arval's authorised supplier. Pro-rata billing will apply for the final month.

Arval will organise for the collection of the vehicle 3 working days after you tell us it is available and you no longer need it. Arval will not automatically collect the vehicle on the last day of its contract..



Fair wear and tear:

Q Why have you charged me for wear and tear at the end of my contract?

A When vehicles are returned at the end of their contract, they should be in good condition for their age and mileage. Please note the following:

- All spare keys and the service book should be in the vehicle. The electronic safety features and devices must be in working order.
- There should be no rust or corrosion on any part of the bodywork or trim of the vehicle.
- The vehicle must be roadworthy and no warning lights should be illuminated.
- The vehicle must have been inspected and serviced according to the manufacturer's servicing/maintenance schedule.

At the end of your vehicle's lease, Arval requires that the vehicle is returned in a condition which meets the BVRLA's fair wear and tear standard.

Details of the BVRLA standards together with a helpful video on returning your vehicle and a guide explaining the process can be found on <https://www.arval.co.uk/existing-customers/guide-returning-your-vehicle>

If damage has occurred to the vehicle which is not fair wear and tear you are responsible for compensating Arval financially.

Q Why is VAT not included in a fair wear and tear invoice?

A The charge is treated as compensation as Arval do not undertake the repair and therefore the charges are exempt from VAT. This charge is to compensate for the damage caused to Arval's vehicle. This is standard industry practice.

To avoid these costs being incurred at the end of the lease, you can have the damage repaired before the vehicle is returned to Arval.

Buying my vehicle:

Q I would like to buy my vehicle.

A Please contact the Customer Services Team who will be able to advise on the options available to you, if applicable.

Excess mileage:

Q What happens if I exceed my contract mileage?

A If you are within your vehicle contract please refer to the 'Contract Terms' section.

On the return of your vehicle on or after the contract term, Arval will calculate any over mileage at the agreed pence per mile rate. Any charges will be billed within 90 days from the date of your vehicle collection.

In addition if a vehicle is returned before the Contract Term, Arval may also charge for any excess mileage on the vehicle. This will be charged on a pro-rata'd basis by looking at the daily mileage allowance multiplied by the total number of days which the vehicle has been in service with the Hirer.



Your payment dates

- Your rental payments will be charged monthly on or just after the anniversary date of your vehicle delivery.
- All other charges or fees will be issued at the start of the month with 15 day terms.
- Payments will be taken by Direct Debit.



Your contact details

E-mail Address

Telephone Number

Please remember to update us with your latest email address and telephone number as we need to keep in touch to notify you of things like:

- MOT dates
- duty of care
- fines
- manufacturer recalls.



If you have a question that hasn't been answered in this document, please contact our Customer Services team on:

Telephone:

0345 266 5228

Email:

brokercustomerservices1@arval.co.uk



Arval UK Limited (Whitehill House, Windmill Hill, Swindon, SN5 6PE. Registration number 1073098. VAT Registration GB 202 1441 76)
is authorised and regulated by the Financial Conduct Authority | Email: info@arval.co.uk | Telephone: 01793 887000

TC.1942.11/20 - SME FAQ's - Broker 1 - New PCH



ARVAL
BNP PARIBAS GROUP

For the many
journeys in life