



open your mind.

>> Your smart Journey.

All you need to know.





Use the **tester card** above to assess your smart car for any damage that may need to be repaired prior to returning the vehicle at the end of your contract, should you choose to do so.

>> Contents.

At the start of your agreement

Your tester card	2
Welcome	3
Motor Insurance by smart	4
smart Service Care	4
An Agility agreement	5
An Operating Lease agreement	6
A Contract Hire agreement	7
A lease&care agreement	8
Questions & Answers	10
How to look after your smart	13

At the end of your agreement

smart Vehicle Return Standards	15
Fair Wear & Tear	16
How to make a complaint	22

>> Important contacts.

Customer Services for finance

0870 847 0700

Monday to Friday 8.00am — 6.00pm,
Saturday 9.00am — 5.00pm (calls may be recorded).

email: customerservices-mbfs@daimler.com

Motor Insurance by smart

0845 603 3330

Monday to Friday 8.30am — 6.00pm and Sat 9.00am — 2.00pm
(calls may be recorded). All calls charged at local rate.

smart Vehicle & Roadside Assistance Enquiries

00800 2777 7777

Lines open 24hrs, 7 days a week (calls may be recorded).

Alternatively, if you are calling from a mobile and cannot reach us on the number above please call:

+44 207 975 7077

thesmart.co.uk/existingfinancecustomers





>> Welcome.

Get the most out of your smart driving experience.

Congratulations. You have chosen a finance agreement that will ensure you get the most out of your smart driving experience. This booklet contains a summary of your contract type, as well as details of other key services we provide. So sit back, relax and remind yourself exactly why you chose smart.

How to use this booklet

The following symbols are shown throughout the brochure when the section is relevant to that vehicle type only:



Electric drive vehicles only



Petrol or diesel vehicles only

What you need to do now... get to know your contract

Now that you've selected the best finance for you, it's time to take stock and ensure you know exactly what will happen, and when, during your contract. We've supplied a useful overview of the contract's key benefits, as well as an 'at-a-glance' list of what to expect when it comes to an end, although there's plenty of time to enjoy your smart before it does.

- > Familiarise yourself with the Terms and Conditions of your agreement. This booklet outlines four finance types, Agility, Operating Lease, Contract Hire and lease&care. If in doubt about the finance type you have chosen please refer to your contract
- > Your contract requires you to ensure your smart is serviced and maintained at a smart Retailer*. With this in mind we offer a flexible way to take care of both your smart and your budget with Service Care, detailed on page 4
- > Review our 'Vehicle Return Standards' as we want to make sure you don't suffer any unnecessary, or costly surprises in a few years' time

* Wherever we use the term 'smart Retailer' in this booklet, this means any workshop which provides servicing and repair services and holds an after sales smart franchise.



>> Motor Insurance by smart.

Protect the car you love.

As well as providing excellent levels of customer care, Motor Insurance by smart offers superb features such as:

- > Guaranteed repairs using smart GenuineParts at smart Approved Repairers
- > 24/7 UK accident recovery

In addition to the above, if you insure a second car with us you'll receive 10% multi-vehicle discount on your premium. Defaqto, a leading UK independent financial research company, compared Motor Insurance by smart to other motor insurance policies. The result? Our Motor Insurance received a 5 Star Rating, their highest Rating available.



To request your Motor Insurance quote, call **0845 603 3330** (all calls are charged at local rate) or visit **thesmart.co.uk/motorinsurance**

Our UK based contact centre is open Monday to Friday 8.30am – 6.00pm and Saturday 9.00am – 2.00pm. For joint protection, calls may be recorded and monitored.

>4

>> Service Care.

Keeping a tight grip on servicing costs.

Your contract requires you to have your smart serviced at a smart Retailer. You can take full control of your routine servicing costs with Service Care by spreading the cost of servicing. You can make a one-off payment for the plan or fixed monthly payments.

Parts and labour costs are fixed for the next two, three or four services, and by signing up to a simple plan you can relax in the knowledge that all your routine service costs and any additional service items such as spark plugs, air filters and screen wash are taken care of.

For more information visit **thesmart.co.uk/servicecare** or speak to the Business Manager at your local smart Retailer.



>> An Agility agreement

A general overview.

You have already:

- > Selected your smart
- > Paid the deposit and decided upon the length of your agreement
- > Agreed to make monthly payments
- > Agreed the Guaranteed Future Value of your car, which is equal to the Optional Purchase Payment, based on your anticipated mileage during the term of your agreement
- > Agreed to only service your vehicle at a smart Retailer

What next?

Read the Vehicle Return Standards pages within this brochure, which will tell you what condition your smart needs to be in should you return it, in order to avoid paying additional charges.

What happens at the end of your agreement?

We'll write to you nearer the time to explain your choices.

These are:

- > Purchase your smart by paying the Optional Purchase Payment[†]
- > Purchase and part-exchange your smart for a new model. Your local Retailer can tell you how[†]
- > Hand back your smart without making any further payments (apart from any potential excess mileage, damage or service history related charges)

[†] Please note that a 'Purchase Activation' fee will be debited from your account. To find out this amount, please look at your contract under the 'other financial information' section. This will complete the purchase of your smart, leaving you free to part-exchange for a new smart, or to simply enjoy your car.



>> An Operating Lease agreement

A general overview.

You have already:

- > Selected your smart
- > Decided upon the length of your agreement
- > Agreed to make monthly rentals
- > Agreed your annual contractual mileage
- > Agreed to only service your vehicle at a smart Retailer

What next?

Read the Vehicle Return Standards pages within this brochure, which will tell you what condition your smart needs to be in when you return it, in order to avoid paying additional charges. Each year on the anniversary of your contract start date, you'll receive a VAT certificate. You can use this for your own accounting purposes and, where applicable, to claim back an element of VAT. Simply pay your monthly rentals and enjoy driving your smart.

What happens at the end of your agreement?

- > Near the end of your agreement, we'll remind you that it's about to end and we'll schedule for the return of your smart at your convenience. Please be aware, excess mileage; damage or service history related charges may apply
- > You can then lease another smart or purchase one of your own



>> A Contract Hire agreement

A general overview.

In addition to the benefits of an Operating Lease agreement (see previous page) you also receive the following.

Road Fund Licence For Contract Hire Agreements

You have chosen to include Road Fund Licence (RFL) over the full term of your agreement, therefore we will purchase and renew the RFL for each year that your agreement runs for. If the RFL cost increases, you will be responsible for the increased amount. As a result, we will revise your direct debit payments and you will receive an invoice to reflect these changes. Any increase, or decrease, shall apply to your agreement from the date the changes come into force (which may not be the date of your vehicle's RFL renewal). Your rentals shall be adjusted by the increase or decrease over the remaining period of your agreement and divided by the number of months remaining.

Service, Maintenance and Repair

If you have chosen to include Service, Maintenance and Repair within your agreement you will have one of three levels of cover. Service Only covers scheduled maintenance, Full Maintenance adds wear and tear repairs and Full Maintenance with Tyres also includes wear and tear tyre coverage. You will need to refer to your agreement to see which cover you have included.

>7





>> A lease&care agreement

A general overview.

A lease&care agreement consists of an Operating Lease agreement for your vehicle and a lease agreement for your battery. In addition to the benefits of an Operating Lease agreement you also receive the following for your battery:

A valuable aspect of your lease&care agreement is 'Battery Care Cover' which is included as standard. This means that you have the peace of mind of knowing that the battery within your new smart fortwo electric drive will have the care it requires.

We will carry out any work needed to keep your battery in good working condition too. This will include a high voltage battery check every 12 months or 12,400 miles (whichever comes first). Plus a battery drying cartridge replacement every 24 months or 24,800 miles (whichever comes first).

If the battery falls below 80% of its capacity, we will replace the battery for you, providing you have followed the manufacturer's and smart Retailer (where relevant) recommendations as set out in the handbook. Battery capacity will be measured during battery maintenance where we'll give you diagnostic information about the battery. In addition, your 'Battery Care Cover' will include all recommended battery maintenance and servicing, as well as any preventative treatment checks which may be required.

As a lease&care customer, you will also benefit from 'sale&care move'. This includes enhanced breakdown cover exclusive to your smart fortwo electric drive 3rd generation, for the life of your battery lease agreement.

The smart fortwo electric drive 3rd generation comes with a standard three year warranty, and the sale&care move further expands the benefits and features of the traditional two year smartmove assistance provided to smart vehicles.

sale&care move benefits include:

- > Breakdown Service
- > Within the first three years, the vehicle is fully covered for any breakdown situation, and the repairs are covered under the manufacturer's warranty
- > For the years which remain (up to ten years), the vehicle is also fully covered for any breakdown situation, up to the point where workshop diagnosis is complete. At this point, the cost of repairs and replacement mobility are covered if it is established that the battery caused the breakdown
- > Hotel stay (for a maximum of one night)
- > Recovery



Protecting your investment from day one

If you haven't done so already, it's well worth considering Motor Insurance by smart. For more information, see page 4.

Planning ahead

Because you've chosen a contract type that either requires you to, or gives you the option to return your smart at the end of the contract, we've also included a few helpful hints and tips that will go a long way to making sure it comes back to us in the best possible condition. You'll find a number of images and practical suggestions in this booklet, but we suggest you also visit our website at **thesmart.co.uk/existingfinancecustomers** for some more examples. We'll also contact you six months prior to the end of your contract to let you know what to do next.

Enjoy the ride

Once again, we'd like to welcome you to smart. We'll do everything we can to make sure you continue enjoying our finance, service and expertise.

If you have any questions about returning your smart that aren't covered in this booklet, you can find the answers in the FAQs section of our website at **thesmart.co.uk/existingfinancecustomers**. To discuss your options at the end of your contract please call Customer Services on **0870 847 0700**.

Lines open Monday to Friday 8.00am – 6.00pm, Saturday 9.00am – 5.00pm. Calls may be recorded.

>9





>> smart Questions, smart Answers.

Some frequently asked questions.

What would you like to know? smart by name, smart by nature. When it comes to answering questions, we're pretty good. So, while we may not be able to tell you the meaning of life, you should find all the answers to your questions here. If a topic you want to know more about isn't covered, you'll find many more FAQs at **thesmart.co.uk/existingfinancecustomers** Alternatively, feel free to call or email us with your query.

What should I do if my personal or other information changes?

Please call or email Customer Services. We'll forward the necessary documentation for you to complete and return to us. It is our obligation to keep your records safe and up to date at all times.

Can I have a copy of my agreement?

If you misplace your original countersigned agreement, just call or email Customer Services and we'll be happy to send you another print-out free of charge.

Can I settle my existing agreement?

Talk to your local Retailer who will review your options with you and may also obtain a settlement quote on your behalf.

Can I extend my agreement short-term, whilst awaiting delivery of my new smart?

The easiest way to explore your options is to call or email Customer Services. We'll take a look at your individual circumstances and, if we can grant you an extension, we will send you an acceptance form to sign and return.

What benefits can I look forward to with Motor Insurance by smart?

We guarantee to only use smart GenuineParts and all repairs are carried out by a smart Approved Repairer. You'll enjoy unlimited cover for factory or retailer fitted audio and telecommunication equipment, 24/7 UK accident recovery and a UK contact centre – and that's only the beginning.



>> Questions for Contract Hire Customers only.

When will I receive my new Road Fund Licence (RFL)?

Your first RFL will be provided in your new vehicle. Under the terms of your Contract Hire agreement, any subsequent RFL renewals will be requested by us on your behalf. The new RFL will then be posted directly to you before the end of the month of expiry. For Northern Ireland vehicles, it is your responsibility to renew your tax disc and send proof of purchase to us at MBFS.

How will I know when my vehicle is due for an MOT?

We will send an MOT reminder approximately one month before your MOT is due. Once your MOT is complete you are required to return the certificate to us in the envelope provided with the reminder. If you misplace the prepaid envelope please post your certificate to Fleet Administration, Mercedes-Benz Financial Services UK Ltd, Tongwell, Milton Keynes, MK15 8BA.

What will happen with parking, speeding fines and congestion charges?

As the vehicle is registered to MBFS we will receive the fine and will transfer liability for all parking and speeding fines. All congestion fines will be paid by MBFS and recharged to you. Please be aware that you may be charged an administration fee (excludes Northern Ireland customers, the fine will go directly to you). If you have any questions regarding these fees please contact us on 0870 847 0700.

What do I do if I want to take my vehicle abroad?

Please contact the Fleet Administration Team on 01908 697525 for a VE103 form. Please note that a fee may be applicable.



>> Questions for lease&care Customers only.

Where should I take my smart for battery maintenance?

For all of your smart electric drive After Sales requirements you will need to visit a smart electric drive Retailer. You can find details for your nearest smart electric drive Retailer at **thesmart.co.uk**.

Do I need to display a Road Fund Licence (RFL) disc for my smart electric drive if my vehicle is exempt from the charge?

Yes, you still need to display your RFL disc even if the duty on the vehicle is zero. Please be aware that the value of your RFL may change in the future, subject to government updates.

Do I need to pay congestion charges for my smart electric drive?

At the time of writing (11/2013), if you live or travel in London, congestion charges do not apply to smart electric drive. You will need to check www.tfl.gov.uk for the latest information in relation to congestion charges as this is subject to change.



>> Handle with care

Some helpful advice on how to look after your smart.

Servicing your smart

Your smart must be serviced, in accordance with the manufacturer's suggested service intervals, at a smart Retailer. Details of our smart Retailers can be found at thesmart.co.uk/workshop and is contained within the manual supplied with your vehicle. Please refer to the matrix supplied in your agreement for details of penalty charges if you do not use a smart Retailer.

Avoid using automated car wash machines

Frequent use of automated car washes will damage the paintwork. Strong chemicals detract from the paintwork's shine, so avoid using household washing-up liquids. Use only a smart approved car shampoo.

Clean the interior regularly

Make sure that any floor mats supplied with your smart remain in it. If they wear through, arrange with an approved smart Retailer to replace them.

Check your tyre pressure

Incorrect tyre pressure lowers your fuel consumption, can increase tyre wear and causes your smart to handle poorly and can lead to blowouts.

Check your oil levels regularly



To get the best performance from your smart while preventing serious damage to your engine, change your oil and filter according to our guidelines.

Keep your coolant levels topped up

Keeping coolant levels topped up is important throughout the year but especially in the summer when engines are more at risk of overheating. Check our guidelines to find out how often to check levels and top up coolant in your vehicle.

Prevent stone chips

One of the hazards of everyday motoring is stone chips. You can reduce this occurrence by leaving a greater distance from the car in front of you. The proper braking distance can diminish chips by 80%.

Only use a smart Retailer for body work

Unfortunately, we see vehicles with poor repair work. In these cases, customers have been charged for further work. For the best results, use a smart Retailer.



>14





>> Vehicle Return Standards

When it's time to return your smart.

We hope your journey has been an enjoyable one. Now it is time to start thinking about the return of your smart. This booklet is designed to help prevent any avoidable charges you may be faced with. It outlines our Vehicle Return Standards, and what we consider acceptable and unacceptable damage.

For visual examples of acceptable and unacceptable wear and tear, please see the hints and tips enclosed, or visit the 'contract end' section at thesmart.co.uk/existingfinancecustomers.

Please note:

- > Anything mentioned in the 'Not Acceptable' section of the following pages is likely to be charged for on return of the vehicle
- > A full service history is required from a smart Retailer. If this is not provided you will be charged in accordance with the matrix supplied in your agreement

- > All vehicles over three years old from the date of registration will need a current MOT certificate with six months remaining. We cannot allocate drivers to collect the vehicle without an MOT, in which case you may be charged for a transporter to return the vehicle and the cost for an MOT
- > Any cherished plates can take 10 to 12 weeks to change. Please make sure you start this process well in advance of returning your vehicle. When you have the new registration, please let Customer Services know so that they can update the vehicle's details

>15



>> Fair Wear & Tear

If you are returning your vehicle as part of your contract, please ensure that your vehicle meets the 'Return Standards' before having it collected by one of our representatives.

Items to be returned with your Mercedes-Benz

- > Spare Keys
- > Transmitter and codes
- > Alarm system
- > Locking wheel nuts
- > V5 log book
- > Handbook
- > Complete Service Manual

Bumpers and Body Mouldings

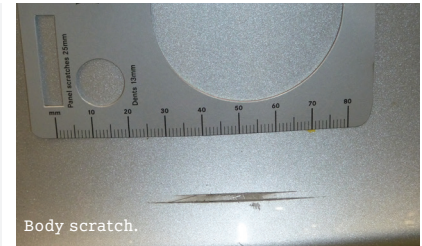
✓ Acceptable:

- > Scuff marks up to 50mm (2"), which do not adversely affect the overall appearance of your smart

✗ Not Acceptable:

- > Discoloured, loose, cracked, distorted, gouged or split bumpers and mouldings that require replacement, plastic welding or painting
- > Dented bumpers and/or any dents penetrating through to the base material where painted
- > Repairs not conforming to original finish and specification

>16



Examples shown are of unacceptable damage.





Body and Paint

There will be no charge for light damage. The most severe dents will be repaired as cost effectively as possible, but damage that has penetrated the base coat will be charged. Any vehicle wraps or livery will need to be removed and the vehicle returned to its original factory colour.

✓ Acceptable:

- > Minor body dents, typically those caused by door-to-door contact, provided that:
 - > a) they are less than 13mm ($\frac{1}{2}$ ") in diameter — maximum one dent per panel to maximum of two dents per vehicle for vehicles up to two years old and four dents for vehicles over two years
 - > b) if more than two (or four) dents exist, the most severe should be repaired
- > Light surface scratches not through the top coat which can be removed by polishing/touch up
- > Any chipping of paintwork that can be attributed to normal usage (e.g. chips caused by stones flying off public road surfaces) provided that they do not penetrate the vehicle base coat nor show signs of corrosion
- > Previous repair up to an acceptable standard

✗ Not Acceptable:

- > Any excessive chipping of paintwork arising from non-public road use e.g. gravel drives, industrial sites or private roads
- > Any chipping and scratching of paintwork that has penetrated the base coat and/or has caused corrosion of any kind which cannot be polished out
- > Dents on swage lines or folder edges. Dents on high profile panels, i.e. bonnets/wheel arches, etc
- > Industrial, chemical fall-out or other forms of contamination
- > Body panel misalignment not consistent with manufacturer's finish
- > Previous body repairs and paint rectification if there is evidence of poor colour match, ripples, preparation marks, visible overspray, masking lines or excess dirt in paint. Excess paint chips which detract from the overall appearance of the smart, or panel
- > Under-body damage affecting the structural integrity of your smart or warranty
- > Damaged aerals. Drilled holes for telephone aerial fittings where the aerial has been removed
- > Any missing caps or covers on the bodywork



Glass

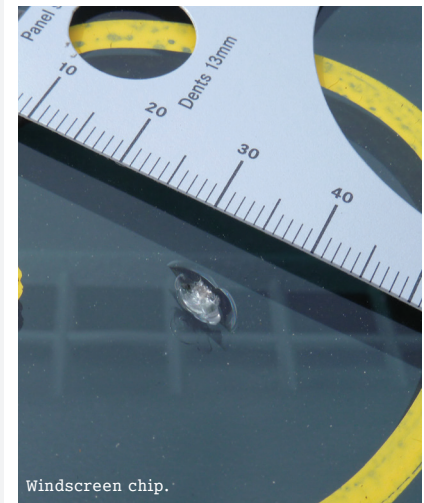
✓ Acceptable:

- > Chips on windscreen, which are less than 5mm, providing they do not obscure the driver's line of vision to a maximum of two per windscreen (MOT Standards)
- > Headlamp lenses with minor chips, which do not detract from the overall appearance of your smart or affect the efficiency of the lamp
- > Light scratches around periphery of the windscreen

✗ Not Acceptable:

- > Scratches and cracks in glass or stone chips with signs of cracking will need to be repaired
- > Cracks or damage to the windscreen within the driver's line of sight
- > Chips greater than 5mm
- > Incompatible window etchings
- > All lamps must be operational, holes or cracks in the glass or plastic covers of lamp units are not acceptable

>18



Examples shown are of unacceptable damage.





Interior

The interior of your smart must be in a good condition for the age and mileage of the vehicle.

✓ Acceptable:

- > Normal wear and tear to carpets, trim, upholstery, etc
- > Seat cover/trim repairs to a high standard
- > Texture repairs or colour matching plugs resulting from the removal of telephone/accessory equipment

✗ Not Acceptable:

- > Burns to trim, seat covers, headlining and floor coverings requiring repair
- > Stains or discolouration of a permanent nature
- > Tears, cuts, rips and holes through seat covers, headlining and floor covering
- > Broken or damaged interior mouldings, trim pads, instrument panel, sun visor or headlining, etc
- > Holes resulting from the removal of telephone accessory equipment. Telephone fitting kits should be left in-situ wherever possible
- > Any extended warranty items



Examples shown are of unacceptable damage.





Wheels and Tyres

Your smart must conform to the original specification of the vehicle. Must have matching tyres (of a size and premium brand, approved by the manufacturer) on each axle, for example, Pirelli or Bridgestone.

✓ Acceptable:

- > Scuffed sidewalls which can be cleaned
- > Minor scuffing or damage under 25mm to the vehicle alloy or steel rim edge or wheel face
- > Minimum remaining tread of 1.6mm across 75% of the tyre, in line with current legislation (MOT)

✗ Not Acceptable:

- > Tyres showing uneven wear indicating steering damage, i.e. tyre tread feathering
- > Remoulds and other substandard tyres
- > Any gouge, crack, cut, torn or plugged tyre side wall
- > Less than 1.6mm tread depth across 75% of the tyre including spare
- > Cracked or distorted wheel trims
- > Scuff chips and scratches exceeding 25mm
- > Tyres with excessive wear not matching age or mileage of your smart

>20

Underside

Our engineers will check the underside of the vehicle for any impact damage.

✓ Acceptable:

- > Minor dents and deformation, such as stone damage, as long as they have not caused major corrosion. Any suspected impact damage should be investigated and dealt with professionally by a smart Retailer

✗ Not Acceptable:

- > Significant damage or distortion to chassis components



Examples shown are of unacceptable damage.



Oil Leaks

✓ Acceptable:

- > Some minor oil misting or dampness around seals or gaskets, providing oil drips are not present

✗ Not Acceptable:

- > Any serious oil leakage which should be rectified at the earliest opportunity

Luggage Area

✓ Acceptable:

- > Light soiling from normal use

✗ Not Acceptable:

- > Torn rubber aperture seals and paint scratched down to the bare metal

Door Aperture Tread Area

✓ Acceptable:

- > A minor amount of scuffing to the door and luggage area treads and sills

✗ Not Acceptable:

- > Damaged paintwork down to bare metal and aperture seals that are torn

Rubber Seals

✓ Acceptable:

- > Normal wear resulting in a minimal amount of minor damage and splits to rubber door and other seals

✗ Not Acceptable:

- > Evidence of neglect or abuse. If a seal becomes displaced it should be refitted immediately to avoid it becoming trapped or torn

Charging Cables

You are required to return with the vehicle all charging cables in full working order, without alteration.

✓ Acceptable:

- > Surface scoring and light blemishes that reflect normal use

✗ Not Acceptable:

- > Any modifications to the cable, three pin plug or In Cable Control Unit
- > Evidence of neglect or abuse



Examples shown are of unacceptable damage.



>> How to make a complaint

Your views are important to us. If our service hasn't lived up to your expectations, we want to know.

Stage 1 — Finance by smart

If you have reason to complain, you can contact us by calling 0870 847 0700 or writing to us at: Mercedes-Benz Financial Services UK Limited, Tongwell, Milton Keynes MK15 8BA. We'll provide written acknowledgement of your complaint within five working days.

Stage 2 — Our response

Four weeks after receiving your complaint, we'll write to you with the outcome of our investigation. If we need to carry out further investigations, we'll inform you of any delay with an estimated completion date.

Stage 3 — What to do if you're not satisfied

If the matter is not resolved to your satisfaction, you may refer your complaint to the Finance and Leasing Association Complaints Handling Team. They will independently explore the situation in line with their Code of Practice. You can contact them at: Finance and Leasing Association, Imperial House, 15-19 Kingsway, London WC2B 6UN.

If your complaint is regarding Vehicle Return Standards, you should instead contact the BVRLA (British Vehicle Rental and Leasing Association) at: British Vehicle Rental and Leasing Association, River Lodge, Badminton Court, Amersham HP7 0DD.

Stage 4 — Independent review

If we have not provided you with our final response within eight weeks of the date you first complained, or if you are not satisfied with the outcome, you can refer your complaint to the Financial Ombudsman Scheme for an independent review at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.





Finance provided by Mercedes-Benz Financial Services UK Limited. A Daimler Company.
Tongwell, Milton Keynes MK15 8BA.

Telephone: 0870 847 0700 thesmart.co.uk

Motor Insurance by smart is arranged by Daimler Insurance Services UK Limited and underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Daimler Insurance Services are authorised and regulated by the Financial Conduct Authority. Aviva Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We may decline to quote in some circumstances.

This brochure provides only an outline of the benefits of cover available and does not constitute full terms and conditions. Though accurate and up to date at the time of going to press (12/2013), details may change without prior notice.

smart – a Daimler brand

SAGOLW/12/13

