ISUZU NO WORRIES. ASSURED FUTURE VALUE.

ISUZU

WEAR & TEAR GUIDE

Contents

Introduction **03**

Key Terms **04**

Fair Wear and Tear **05**

Returning Your Vehicle and Repair Charges **06**

General **08**

Documents and Keys **08**

Additional Equipment **08**

Servicing **09**

Mechanical **10**

- Mechanical Condition 10
- Engine 11
- Warning Lights (Typically on Dashboard) 11
- Fluid Leaks 11
- Exhaust System 11
- Transmission 11
- Brakes 11
- Suspension and Steering 11
- Battery 11
- EV and Hybrid Batteries 11
- Heating and Cooling Systems 11

Exterior **13**

- Dents and Structural Damage 13
- Paintwork 14
- Corrosion 15
- Bumper Sections, Grill, Badges, Labels, Graphics, Wing Mirrors and Mouldings 15
- Window Glass and Sunroofs 15
- Lights, Lamp Glass and Lenses 15
- Wheels and Wheel Trims 16
- Tyres 17
- Soft and Hardtop Convertibles 17

Interior **18**

Things to Check Before Bringing your Vehicle in on the Day of Return **19**

Introduction

Your new vehicle is a valuable investment and at the end of your Isuzu Assured **Future Value Agreement** you may choose to return your Isuzu for the assured future value. Before you drive away there are a few things you need to know to protect your investment and ensure that if you do wish to return your vehicle, it is in good condition, allowing for **Fair Wear and Tear**.

This guide establishes guidance for what is, and what is not, **Fair Wear and Tear** under your **Future Value Agreement**. This guide should be read with, and forms part of, your **Future Value Agreement**. If you wish to clarify anything, please speak to the dealership you purchased your vehicle from in the first instance.

If there is any conflict between the terms of this guide and the terms of your **Future Value Agreement**, the terms of the **Future Value Agreement** will prevail.



Key Terms

This guide regularly uses some key terms which are explained below.

Agreed Kilometres is the 'Maximum Permitted Kilometres' for your vehicle under your **Future Value Agreement.**

Damage is **Damage** to your vehicle that occurs as a result of a specific event or a series of events.

Excess Wear and Tear is any deterioration to your vehicle's condition that is not **Fair Wear and Tear** under this guide.

Fair Wear and Tear is the gradual deterioration in your vehicle's condition arising from normal usage over the **Agreed Kilometres** and over the term of your **Future Value Agreement**, assessed with reference to this guide.

Future Value Agreement is the **Future Value Agreement** between you and the provider named in that agreement, under which you have the option to return your vehicle to that provider on an agreed date for an agreed amount, provided (among other things) that the vehicle is in good condition, allowing for **Fair Wear and Tear**, on that date.

Future Value Provider is the 'Provider' under your **Future Value Agreement**.

Major Damage is **Damage** that results in your vehicle being written off or that (in the reasonable opinion of the **Future Value Provider**) requires significant repair.

Reinstatement and Repair Costs is the '**Reinstatement and Repair Costs**' under your **Future Value Agreement.**

Required Fair Wear and Tear Standard has the meaning given in the '**Fair Wear and Tear**' section.

Return Charge is the '**Return Charge**' under your **Future Value Agreement**.

Return Option is the '**Return Option**' under your **Future Value Agreement**.

Fair Wear and Tear

Your **Future Value Provider** accepts **Fair Wear and Tear** to your vehicle as part of your **Future Value Agreement**. If you choose to return your vehicle under the **Return Option**, your vehicle must be in good condition allowing for **Fair Wear and Tear** when it is returned. This is referred to as the **'Required Fair Wear and Tear Standard'** in this guide.

Fair Wear and Tear should not be confused with **Damage** or **Excess Wear and Tear**. If you return your vehicle under the **Return Option** and it has **Damage** or **Excess Wear and Tear**, you will be responsible for the estimated cost to repair and restore the vehicle to the **Required Fair Wear and Tear Standard** (see the section 'Returning your Vehicle and Repair Charges').

Some suggestions to help your vehicle meet the Required Fair Wear and Tear Standard include:

- Check your vehicle regularly to identify any irregularities (such as irregular noises or changes in performance) and if so, ensure these are dealt with by an authorised dealership or authorised service provider.
- Perform general day-to-day checks (e.g. fluids, monitoring tyre pressure and tread depth, checking for rust spots from stone chips).
- Ensure all repairs are completed by authorised repairers.
- Regularly clean the bodywork, upholstery and trim; and wax and polish the paintwork periodically.
- Never tow beyond your vehicle's capacity and ensure your towbar has been professionally installed.
- Avoid exposure to salt water and clean salt water from the vehicle thoroughly and quickly if there is exposure.
- Avoid smoking or vaping in the vehicle.
- Ensure all warranty repairs are completed in a timely manner.



Returning Your Vehicle and Repair Charges

Prior to the end of the agreed term under your **Future Value Agreement**, you must tell the **Future Value Provider** if you wish to select the **Return Option**.

If you do choose to return your vehicle, an independent inspector appointed by the **Future Value Provider** will assess the condition of the vehicle to determine whether it meets the **Required Fair Wear and Tear Standard**. In the event that there is **Damage** or **Excess Wear and Tear**, the inspector will determine the cost to repair the vehicle and to reinstate it to the **Required Fair Wear and Tear Standard**. The **Future Value Provider** will advise you of the details of the **Damage** and/or **Excess Wear and Tear** and the associated **Reinstatement and Repair Cost**. That cost will be included in the **Return Charge** under your **Future Value Agreement**.

The **Future Value Provider** will assess the viability of repairing your vehicle and restoring it to the **Required Fair Wear and Tear Standard** against the decrease in sales returns on your vehicle if it is not repaired. In some instances, they may charge you for **Reinstatement and Repair Costs** but not actually complete the repairs prior to sale. This is entirely at the discretion of the **Future Value Provider**.

If you choose to arrange your own repairs before returning your vehicle for inspection, these repairs must be completed to a professional standard which meets the **Required Fair Wear and Tear Standard**. All documentation evidencing the repairs must be provided as explained further below. The independent inspector will make the final determination on whether your vehicle meets the **Required Fair Wear and Tear Standard**.

It's important to note that travelling a distance in excess of the **Agreed Kilometres** specified in your **Future Value Agreement** has an associated charge as well. This, together with a return fee, will also be included in the **Return Charge**. These matters are covered in your **Future Value Agreement** and are separate to **Fair Wear and Tear**.

*Please note that in order for the Return Option to remain available to you under your **Future Value Agreement**, your vehicle must:*

- Be kept registered and warranted at all times;
- Be serviced by an authorised dealership or authorised service provider in accordance with the manufacturer's manual with all applicable recall campaigns completed through an authorised service facility; and
- Not be altered in any way without prior written agreement from the **Future Value Provider**.

If these requirements are not attended to, the **Return Option** will not be available under your **Future Value Agreement**. If the vehicle suffers **Major Damage**, your **Future Value Agreement** may be terminated in which case the **Return Option** will not be available.

There are other things which are not related to the condition or maintenance of your vehicle that may result in your **Future Value Agreement** being terminated and/or the **Return Option** not being available to you. You will need to refer to your **Future Value Agreement** for these matters.



General

Set out in the following pages is guidance on what is not **Fair Wear and Tear** in various categories. **Damage** or excess wear on any part of the vehicle not covered in these categories may also be unacceptable and the list of catetgories must not be considered the sole source of reference.

Documents and Keys

If you choose to return the vehicle at the end of the agreed term, you'll need to return the vehicle with completed servicing records, as well as all relevant vehicle documentation. The vehicle's instruction book and any other documents for vehicle equipment are your responsibility and must be intact when returned. All keys and remotes (2 at minimum) must also be returned.



Additional Equipment

All original equipment supplied with the vehicle must be returned in good working order. These include (where applicable):

- Jack, tools, space saver, spare tyre, spare wheel cover board and cargo covers.
- All factory-fitted electrical equipment, including in-car entertainment and navigation systems if applicable.
- All standard equipment and any accessories originally supplied.

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.



Servicing

Service records must be provided with the vehicle to validate the scheduled maintenance and servicing.

Maintenance and servicing must be carried out at the manufacturer's specified intervals and by an authorised manufacturer repairer, using approved service parts and lubricants only and in accordance with manufacturer requirements.

Any **Damage** or defects that occur during normal vehicle use must be rectified as soon as practical.

Oil and coolant levels must be checked regularly and maintained at appropriate levels between services.

Any other checks and procedures in the vehicle's maintenance guide must be followed.

A manufacturer's scheduled service must be completed before return of the vehicle if, as at the date of return:

- The next scheduled service falls due within the next 90 days; or
- The odometer reading is within 20 per cent of the next manufacturer recommended kilometre service interval.

All manufacturer safety recalls must also be carried out by an authorised repairer before return of the vehicle.



Mechanical

The vehicle's mechanical components must be functioning as would reasonably be expected for a vehicle of its age and type. Items such as boots, covers and linings must be present and functional.

Mechanical Condition

Regular servicing and maintenance as outlined in the 'Servicing' section will help to keep the vehicle in a sound mechanical condition.



Engine

The engine must be in good running condition without any **Damage** or issues that may include overheating, rough running, excessive mechanical noise, smoke, excessive oil consumption and broken components.

Warning Lights (Typically on Dashboard)

Any warning lights displaying are not acceptable. Warning lights include, but are not limited to, check engine lights, transmission warning lights, traction and braking warning lights, airbag warning lights, etc.

Fluid Leaks

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

Exhaust System

The exhaust system must be original manufacturer equipment and in a condition that meets Warrant of Fitness (WOF) or Certificate of Fitness (COF) requirements in all aspects. There must be no check engine lights relating to catalytic converters.

Transmission

All gears must engage correctly. There must not be any slipping, rough shifting, delayed engagement, fluid leaks, excessive noise, vibration, clutch slipping or transmission warning lights.

Brakes

Brakes must be functional and capable of passing a WOF or COF inspection. Brakes must not be damaged, warped, cracked or scored, and pads, rotors and drums must be above minimum thickness.

Suspension and Steering

There must not be any **Damage**, leakage, rattle or knocking in any suspension or steering components.

Battery

The battery must operate efficiently in all respects and be capable of being charged and holding charge.

EV and Hybrid Batteries

Battery state of health needs to be greater than 80% or batteries must be replaced with manufacturer's replacement. Batteries must not be leaking or damaged in any respect.

Heating and Cooling Systems

All heating and cooling systems must work correctly.



Exterior

Any **Damage** must be repaired as and when it occurs, to a level that meets manufacturer's standards. Any **Damage** requiring the services of a panel beater must be disclosed to the **Future Value Provider**, along with copies of invoices. A poor finish to repairs, such as colour mismatch, paint runs, preparation marks, ripples in paint finish, flaking paint or misalignment between panels, is not acceptable.

Any drilled holes of any kind left by the fitting of accessories, such as aerials, spot lamps or additional mirrors, are not acceptable.

Impact **Damage** to canopies such as cracking or buckling is not acceptable.

Dents and Structural Damage

Minor dents (no deeper than 2mm and no wider than 20mm) are acceptable as long as the paint surface has not been penetrated, the dents can be fixed using paintless dent removal and there are no more than two dents per panel.

Damage to the underbody, including dents or crushing of chassis rails, sills or underbody structure, is not acceptable. Any structural **Damage** is not acceptable.

When using the vehicle on unsealed roads, you must be aware that the risk of **Damage** increases.



Dent less than 2mm deep and no wider than 20mm wide



Dent more than 2mm deep or more than 20mm wide

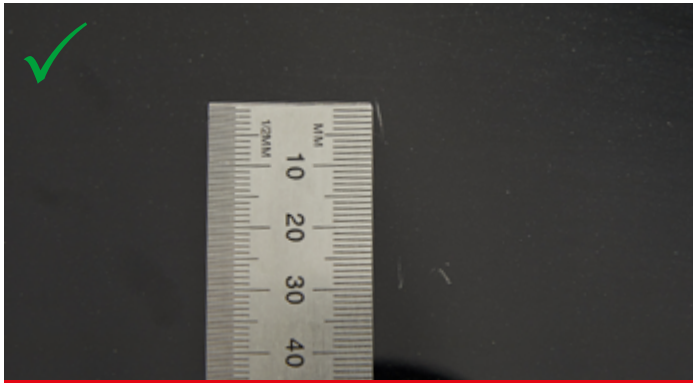
Paintwork

Paint must be the original colour from manufacture and must be in good condition. Small areas of stone chipping, door edge chipping, scuffs and light scratches (up to 25mm in length) are acceptable, as long as they have not penetrated through to the primer and provided there are no more than four per panel.

Damage to paint finish through caustic substances or environmental forces that cannot be polished out is not acceptable. Any decals or signwriting must be removed prior to the vehicle inspection being completed. **Damage** due to the removal of decals or signwriting is not acceptable. Excessive stone chipping is not acceptable.



Scratch longer than 25mm long



Scratch less than 25mm long



Excessive stone chipping

Corrosion

Any corrosion is not acceptable. Factors that may contribute to your vehicle becoming corroded include your vehicle coming into contact with salt water, such as when launching a boat, or driving on icy roads that have been salted to reduce ice. We recommend your vehicle be thoroughly washed as soon as possible should it come into contact with any substance that may cause any corrosion.

Bumper Sections, Grill, Badges, Labels, Graphics, Wing Mirrors and Mouldings

Provided these are not missing, broken, cracked, or deformed, a limited amount of scuffing and score marks is acceptable (up to 25mm in length). Criteria under paintwork also apply. Wing mirrors must operate correctly.

Window Glass and Sunroofs

Windscreens must meet WOF standards. Cracks or **Damage** that prevent the vehicle obtaining a WOF are not acceptable. Minor pitting to the windscreen, such as where wiper blades have carved an etching in the top surface, is acceptable.

Any glass tinting or coverings must conform to legal requirements. There must be no leaking from any glazing and all rubbers and seals must be intact and undamaged. Sunroofs, where fitted, must function correctly.

Lights, Lamp Glass and Lenses

All lights and lamps must be operational. Minor scuff marks or scratches up to 25mm are acceptable. Holes or cracks in the glass, plastic covers or lamp units are not acceptable.



Cracked light cover



Cracked headlight

Wheels and Wheel Trims

Wheels and wheel trims, if applicable, must be the original wheels and trims supplied with the vehicle when purchased. Minor kerbing and scratches of up to 100mm on the wheels and wheel trims are acceptable.

Any buckles, cracks or dents to the wheels are not acceptable. Wheel trims must not be cracked or deformed.

If mud flaps are standard equipment, they must be intact and properly attached. The jack and appropriate wheel tools must be stowed properly and be in good working order.

Spare wheels or alternatives must be identical to those originally supplied with the vehicle and in operational order.



Excessive **Damage** to wheels



Cracked wheel trim



Minor scuff to wheel



Minor scuff to wheel

Tyres

All tyres, including the spare where applicable, must meet all WOF requirements, and comply with the vehicle manufacturer's recommendations of tyre brand, size, speed rating and load rating. There must be no **Damage** to the tyres, including cracks, bulges, rips, cuts and punctures.

Soft and Hardtop Convertibles

Convertible roofs must be fully functional and free from **Damage**, rips and tears. The rear window must not be cracked or creased. Accessories originally supplied, such as wind deflectors, must be present and in good condition.



Tyre **Damage**



Tyre **Damage**

Interior

The interior must be unmodified from original and in a clean and tidy condition. Interior fittings, such as seats, upholstery, hood lining, head rests, seat belts, rear view mirrors, courtesy lights, sun visors, door pockets and other standard interior items, must be present, intact and free of **Damage.**

All original equipment, accessories and controls must be present and operating correctly, including satellite navigation discs, secure digital (SD) cards, remote units, headphones, battery charging leads, Bluetooth and other integrated systems.

All odometer alterations must be reported, and unauthorised odometer changes are not acceptable. If accessories or other non-standard equipment have been wired in or mounted, any holes or other **Damage** must be neatly repaired when they are removed.

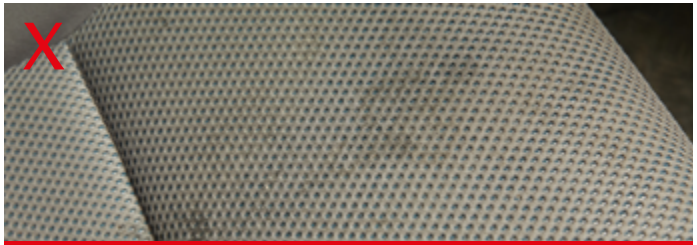
Wear and soiling through normal use is acceptable, as are any repairs to interior surfaces that are not readily visible. There must be no cuts, burns, tears, rips, staining, holes or any other **Damage** on any of the interior surfaces, including dashboard, seats, headlining and trims.

Excess pet hair/fur is not acceptable.

Unpleasant odours which require specialist cleaning to remove are not acceptable (such as pet or cigarette/vape odours).



Holes in trim



Staining to seat



Excessive wear or rips in upholstery



Things To Check Before Bringing Your Vehicle In On The Day Of Return

- ☐ All the keys (spare and master keys) are with the vehicle
- ☐ The completed service record and owner's manual are in the vehicle
- ☐ All standard equipment such as tools, jack, trims, spare tyre, parcel trays and aerial are present
- ☐ All personal items such as sunglasses, CDs, USB sticks, fuel cards, rubbish etc. have been removed
- ☐ All personal data has been deleted or removed including:
  - destination details from the built-in satellite navigation system
  - telephone directory contact lists and call histories
  - any uploaded music
  - personal memory cards or drives.

ISUZU
FINANCE

For more information visit isuzuutes.co.nz

Isuzu Finance and Isuzu Assured Future Value through the Isuzu No Worries programme are provided by UDC Finance Limited.

The conditions set out in the Isuzu Fair Wear and Tear Guide are examples only and do not cover the full list of possible defects or situations that could void the agreement.

For more information visit isuzuutes.co.nz

Isuzu Finance and Isuzu Assured Future Value are provided by UDC Finance Limited.

The conditions set out in the Isuzu Assured Future Value **Fair Wear and Tear Guide** are examples only and do not cover the full list of possible defects or situations that could void the **Future Value Agreement.**

ISF-08-2025