

CHRYSLER

CONTRACT MATURITY GUIDE

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Finance and Insurance

WE'VE MADE IT SMOOTH AND EASY

As you enter into your new Chrysler Finance and Insurance experience, you can take comfort in knowing that the finance process has been designed to be as convenient and worry-free as possible. Of course, being aware of your responsibilities, and the steps involved, is the best way to avoid any surprises at the end of your finance agreement.

One of the most important aspects involves assessing the condition of your financed vehicle.

To help you with this, we've created a vehicle inspection Wear and Tear Card which is the same size as any standard credit card. Basically, if an area of vehicle damage can be covered by the card, you don't have to worry about it.* That's not only easy, it's FAIR.

In this booklet, you'll find other helpful information including:

- Your contract maturity options
- Vehicle condition guidelines
- Examples of common areas of vehicle wear
- Tips on conducting your own vehicle inspection
- A handy vehicle inspection checklist

* Excludes lenses, glass, tyres, or holes in fabric sheet metal or frame.

PREPARING FOR VEHICLE RETURN

This section explains the vehicle inspection process and how you can be a step ahead of things by conducting your own preliminary vehicle condition review.

180 DAYS FROM CONTRACT MATURITY:

Six months prior to contract maturity, a communication will be mailed to you, containing information regarding your end of term options, as well as a Wear and Tear Guide.

It can be used in conjunction with our Vehicle Condition Guidelines to help you with the evaluation process. You can get a good idea of whether or not some repairs will be required to be conducted by yourself before you return your vehicle.

The guidelines provided in this booklet, along with the vehicle inspection checklist found on page 20, will guide you through this process. If you wish, your dealer will be happy to assist you.

60 DAYS FROM CONTRACT MATURITY:

Approximately 60 days before your contract matures, you will be contacted by a Chrysler Finance and Insurance Customer Service Consultant to discuss your contract maturity options.

The consultant will verify that you have received the Contract Maturity Guide outlining the Wear and Tear standards, and inquire about the kilometre reading of your vehicle to date.

If there is any excess wear and tear on your vehicle, that requires maintenance work, or has any outstanding service campaigns from the manufacturer, it is recommended that you have the repairs completed at the dealer where you financed the vehicle or with a DaimlerChrysler approved panelshop. These repairs must be completed before the contract maturity date.

Depending upon the nature of your coverage, some repair conditions may be covered by your auto insurance policy. We recommend that you consult with your dealer prior to having vehicle repairs performed.

30 DAYS FROM CONTRACT MATURITY:

Approximately 30 days before your contract matures, you will be contacted by a Chrysler Finance and Insurance Customer Service Consultant and reminded on the specific maturity date of your contract. The consultant will support you with any queries that may have arisen and discuss your contract maturity options.

AT CONTRACT MATURITY:

Returning your vehicle to the dealer is a simple process that provides closure to your finance responsibilities. When you return the financed vehicle, your dealer will complete a Condition Report on your vehicle. The final kilometre reading, any excess kilometres and any excess wear and tear will be identified.

Your signed Vehicle Condition Report will serve as the record of vehicle return and condition. Please retain a copy of this report for your records.

VEHICLE CONDITION GUIDELINES

Proper care and maintenance is essential to preserve the appearance, function and safety of any vehicle. Of course, everyday driving will undoubtedly create an expected amount of wear. However, excessive wear can result in conditions which are considered damage and are, therefore, chargeable conditions. These should be repaired prior to you returning your vehicle, as stipulated in your finance agreement.

All maintenance and service records should be retained for review at vehicle return.

The following descriptions will assist you in understanding your responsibilities for vehicle maintenance and repair.

MAINTENANCE

Following the manufacturer's recommended service schedule for your vehicle is one of the terms of your Chrysler contract. Not only does proper

maintenance help ensure the safety and optimum performance of your vehicle, but it also protects it against premature and unnecessary wear.

Please refer to your Owner's Manual for details on maintenance schedules and policies as they apply to your particular vehicle.

Your dealer has the qualified service personnel, special tools and equipment to perform all service operations in an expert manner.

Use of genuine Chrysler Parts for normal/scheduled maintenance and repairs is highly recommended to ensure the designed performance.

EXCESS WEAR AND TEAR

Generally speaking, any vehicle damage is considered excess wear and tear. Your finance agreement specifies that you are financially responsible for the repair of any such damage.

The guidelines that follow in this booklet will explain when excess wear is considered damage, providing photos to help illustrate common situations.

SAFETY

At Chrysler Finance and Insurance, we want your driving experience to be as pleasurable as possible. And this includes safety. As such, any conditions that render your financed vehicle unlawful or unsafe to operate are considered damage, and must be repaired as required.

KILOMETRES

Another aspect of your finance agreement involves the stipulated amount of kilometres allowed. If the distance travelled by your vehicle exceeds the allowed amount when you return your vehicle, excess charges will be incurred. (Please refer to your finance agreement for the rate per kilometre.)

CONDUCT YOUR OWN VEHICLE INSPECTION

At any time during your finance term you can take a few moments to look over your vehicle using the checklist below and your Wear and Tear Card.

- If you answer "YES" to all of the questions, your vehicle should meet the Wear and Tear standards.
- If you answer "NO" to any of the questions, chargeable conditions may exist which will result in additional costs if not repaired prior to the vehicle being returned.

It's a quick and easy way to identify any areas of concern, and avoid surprises when you return your vehicle.

Your Chrysler dealer will be happy to assist you with a review of your financed vehicle and can also provide services or repairs that may be required.

	Yes	No
Interior and Exterior		
Is your vehicle free of interior and exterior damage? (Does it pass the Wear and Tear Card test?) (refer to card on page 7)	<input type="checkbox"/>	<input type="checkbox"/>
Is your vehicle free of holes in the fabric, sheet metal or frame?	<input type="checkbox"/>	<input type="checkbox"/>
Tyres and Wheels		
Are all of your vehicle's tyres the same size/make/brand?	<input type="checkbox"/>	<input type="checkbox"/>
Is your spare tyre and rim present and in good working order?	<input type="checkbox"/>	<input type="checkbox"/>
Are all of your tyres free of sidewall plugs, cuts or exposed cords?	<input type="checkbox"/>	<input type="checkbox"/>
Do all tyres have at least 2mm of tread depth at the most shallow point? (The border around your Wear and Tear Card is 2mm, to assist in measuring tread depth.)	<input type="checkbox"/>	<input type="checkbox"/>
Are your rims matching and in good condition (not broken and scratched and free of any deep scratches)?	<input type="checkbox"/>	<input type="checkbox"/>
Glass and Lenses		
Is your windshield and all other glass lenses free of stars, cracks and holes?	<input type="checkbox"/>	<input type="checkbox"/>
Mechanical and Electrical		
Have all maintenance services specified by the manufacturer been performed?	<input type="checkbox"/>	<input type="checkbox"/>
Missing and Broken Parts		
Are all factory and dealer-installed parts present and in good condition?	<input type="checkbox"/>	<input type="checkbox"/>
Aftermarket Alterations		
If you made any aftermarket alterations, were they authorised by Chrysler Finance and Insurance or installed by an authorised Chrysler dealer?	<input type="checkbox"/>	<input type="checkbox"/>
Kilometres		
Is your vehicle km reading within the allowance provided as part of your contract?	<input type="checkbox"/>	<input type="checkbox"/>

INTERIOR AND EXTERIOR EVALUATION

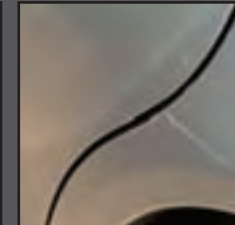
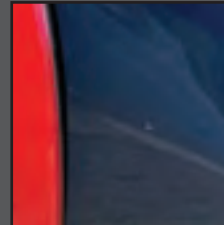
Inspect the vehicle for dents, scratches through the paint, stains, tears and cuts.

WEAR AND TEAR CONDITIONS

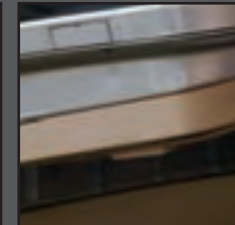
- Any such damage that passes the Wear and Tear Card test (excludes lenses, glass, tyres or holes in fabric, sheet metal or frame).
- Collective damage that is caused by a single event and has not penetrated the paint surface, passes the Wear and Tear Card test. (Note: A single card must simultaneously hide all the collective damage. For instance: hail damage would not meet the guidelines. While this type of occurrence is considered a single event, the collective number of indentations over the entire vehicle cannot be simultaneously covered with a single card). Depending upon the nature of your policy, this damage may be covered by your insurance.
- Any scratch on the surface of the paint that can be covered by the Wear and Tear Card is not chargeable (only minor, superficial scratches, not through to the base metal, not more than 2 per panel). Any scratch through the paint is chargeable even though it is covered by the card, as it is considered to be a "hole in the sheet metal".
- Any bumper scuff that does not alter the underlying material, and passes the Wear and Tear Card test is not chargeable. If the underlying material is cut, shaved or torn, this damage is excluded and is chargeable.



Tear damage, although covered by the card, is a chargeable condition.



Scratch through the paint is not covered by the card. This is a chargeable condition.



Dented/damaged panel, even though covered by the card is a chargeable condition.

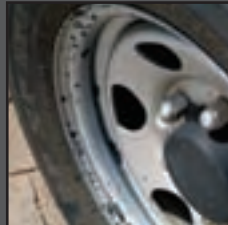
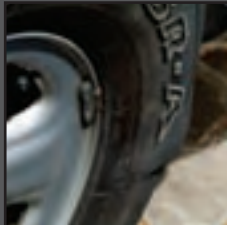
Note: The photos and descriptions contained in this brochure are provided as guidelines only. Please consult your dealer to confirm whether a specific condition is considered chargeable. Consult your dealer for low-cost repair alternatives.

TYRES AND WHEELS INSPECTION

WEAR AND TEAR CONDITIONS

- Tyres must have at least 2mm of tread depth remaining at the lowest point. (If you don't have a tyre gauge, you can use the border of your Wear and Tear Card as a guideline).
- All four tyres are the same type, brand, required size and equivalent in quality and performance to the original tyres.
- The spare tyre and rim are present.
- Tyres have no cuts, exposed cords or sidewall plugs.
- Rims match and are free from cracks or breaks.

Note: Chrysler Finance and Insurance recommends that you operate your vehicle with tyres that meet the manufacturer's specifications.



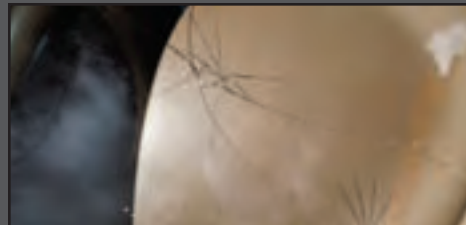
Excess tyre wear (left) is beyond acceptable limits and is chargeable. Wheel scuff (right) is acceptable so you don't pay.

GLASS AND LENS ASSESSMENT

WEAR AND TEAR CONDITIONS

- Absence of "stars,"* cracks or holes in the windshield, glass or lenses.
- Scratches, pits or etching are acceptable, regardless of size.
- A maximum of two plugs are allowed, as long as they are not in the driver's field of vision.

*A "star" is a glass chip with one or more extending arms.



Cracked windshield (left) is a chargeable condition. Hole in taillight lens is also a chargeable condition.

MISSING AND BROKEN PARTS CHECK

These items include factory and dealer-installed equipment such as:

- Tools, jack, wheel nut wrench
- Mirrors
- CD changer/sound system
- Wheel covers
- Hardtop
- Remote keyless entry
- Spare tyre/tyre repair kit
- Removable seats

All factory and dealer-installed parts must be present, undamaged, and in good working order.

AFTERMARKET ALTERATIONS OR EQUIPMENT

These include, but are not limited to, the following:

- Altering the vehicle's suspension.
- Altering the vehicle colour or paint scheme.
- Holes in the frame to accommodate added equipment.

WEAR AND TEAR CONDITIONS

- Modifications made or items installed by an authorised Chrysler dealer must be intact, otherwise a charge will be applied to restore the vehicle to its original equipment state.

Use this **Wear and Tear Card** to check your vehicle for possible damage, such as dents, tears, stains, cuts. Here's how:

- Place this card over any damaged area in the interior or exterior of the vehicle
- Refer to handbook for conditions that are covered by the **Wear and Tear Card**
- The **Wear and Tear Card** test does **not** apply to lenses, glass, tyres, or holes in the fabric, sheet metal or frame

Please refer to your **Chrysler Contract Maturity Guide** for complete details regarding vehicle return conditions including excess wear and tear.



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VEHICLE MAINTENANCE REVIEW

ITEMS

- This involves all mechanical and electrical components of the vehicle.

WEAR AND TEAR CONDITIONS

- All maintenance services specified by the manufacturer must be performed.
- All maintenance and service records should be retained for review at vehicle return.

NOT ACCEPTABLE

- Lack of required maintenance which results in compromised vehicle function or damage.
- Inoperable engine or any drive train components.

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The details given in this leaflet are intended to give an outline of the benefits of Chrysler Finance and Insurance. Though accurate and up-to-date at the time of going to press, premiums quoted and other details contained in this leaflet may change without prior notice. A copy of the full policy is also available from Chrysler Finance and Insurance.