

# Creditplus Vehicle Standards Guideline



## **1. Body and Paint**

**Fact:** The smallest scratch can rust and corrode.

**Solution:** Make sure any damage receives the proper treatment as soon as possible.

There are certain minor marks, scratches, chips and dents that are acceptable, whilst other more serious damage is definitely unacceptable. To help you assess the vehicle ahead of the inspection, I have listed what will and will not pass the Creditplus standards.

### **Acceptable**

- Very minor body dents, which are not visible on a two metre arc appraisal and with no paintwork damage
- Stone chips will be allowable on forward-facing panels, which are consistent with the age and mileage of the vehicle
- Scratches that can be polished out

### **Not acceptable**

- Excessive chips that affect the vehicle's appearance
- Chips on a panel / chips causing rusting
- Scratches deep enough to reach the bare metal
- Scratches affecting the vehicle's appearance
- Previous body repairs and paint corrections easily visible
- Poor colour match, ripples, preparation marks, visible over spray, masking lines or excessive dirt in paint
- Dents on high profile panels such as bonnets, wheel arches, etc.
- Under body damage that affects the vehicle's structure or warranty
- Non-professional repairs

**Special note: When a panel is estimated for repair, it may be necessary to include the adjacent panels to make sure they blend together.**

## **2. Bumpers and trims**

**Fact:** Subject to scratches and scuffs that go almost unnoticed without proper inspection.

**Solution:** Repair or replace broken, cracked or distorted mouldings and trims.

### **Acceptable**

- Light scuffing to non-painted parts

### **Not acceptable**

- Scratches
- Cuts
- Gouges
- Any distortion that affects the vehicle's appearance

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## **3. Tyres**

**Fact:** Under-inflated tyres wear more quickly around the tread's edges. Over inflation leads to excess wear in the centre.

**Solution:** Keep pressures in line with the manufacturer's recommendations to keep safe as well as avoiding damage and additional wear.

### **Acceptable**

- 'E' mark European Standard tyre
- Correct size and speed ratings
- Minimum 2mm tread depth across all treads, including the spare All vehicles must be delivered with a spare wheel, space saver spare wheel or a complete tyre inflation kit.

### **Not acceptable**

- Less than 2mm tread depth across all treads, including the spare
- Uneven wear
- Incorrect speed rating
- Remoulds or tyres without a European Standard 'E' mark
- Any bulge, gouge, crack, cut, plugged or torn sidewall

#### **4. Wheels and trims**

**Fact:** Alloy wheels and trims are easily damaged and expensive to replace. The spare wheel must be legal and roadworthy.

**Solution:** Make sure the wheels and spare are in good condition.

##### **Acceptable**

- Light scratches limited to the wheel rim, which do not exceed 50% of the rim and must not be visible from two metres away
- Corrosion not caused by wheel rim damage
- Light scuffs on the rim edge of wheel trims

##### **Not acceptable**

- Damage to the main part of the wheel
- Cracked or split wheel trims

**Special note: Locking wheel nuts must, if supplied, be with the vehicle.**

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#### **5. Interior**

**Fact:** The inside of a vehicle needs to be regularly cleaned to maintain hygienic, safe driving conditions.

**Solution:** Keep seats and mats free from dirt and vacuum around the foot wells. The interior must be in good standard commensurate with the age and mileage of the vehicle.

##### **Acceptable**

- Normal wear and tear to carpets, trim, upholstery, etc.
- Seat cover/trim repairs of a high standard
- Vinyl or hard plastic repairs of a high standard

##### **Not acceptable**

- Non-standard phone kits
- Damage caused by removing phone kits
- Burns or cuts to trim, seat covers, headlining and floor coverings
- Stains or permanent discoloration
- Removal of original / retro fitted items e.g. DVD screens

## **6. Service and Maintenance**

**Fact:** Failure to service and maintain the vehicle at the required times will reduce its value and may result in additional issues related to lack of servicing.

**Solution:** Ensure the vehicle is serviced and maintained by an authorised service centre or authorised repairer in accordance with the manufacturer's recommendations.

### **Acceptable**

- A vehicle having been serviced by a valid repair centre with a supporting invoice or service book stamp and over 4000 miles from the next service being due.
- Following the manufacturer's recommendations in accordance with servicing and maintenance
- The vehicle must have a full mechanical appraisal completed by an authorised 3rd party supplier.

### **Not acceptable**

- Not maintaining or servicing the vehicle in accordance with the manufacturer's recommendations
- Presenting an incomplete service history unless the customer was aware and has confirmed they are happy to accept by way of recorded call or written confirmation.
- Delivering a vehicle with known mechanical faults that need immediate remedial attention.

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## **7. Glass**

**Fact:** A small chip can lead to a shattered windscreen.

**Solution:** Keep glass safe at all times. If damage occurs to restrict driver vision or is near to heating elements it should be dealt with immediately.

Sort out chips, cracks and holes.

### **Acceptable**

- Surface chips with no spreading cracks
- Lenses with minor chips not affecting the vehicle's appearance or the lamp's performance

### **Not acceptable**

- Scratches and cracks in glass
- Stone chips with signs of cracking
- Windscreen scratches caused by faulty wiper blades