



Arnold Clark Affinity Cars FAQs

Arnold Clark
VEHICLE MANAGEMENT



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FAQs

We've put together a list of answers to our most commonly asked questions about Arnold Clark Affinity Cars.

We hope this will help answer any questions you might have about Affinity Cars or about personal car leasing in general.

If there's anything we've not covered then please get in touch and we'll be happy to help.

Personal car leasing

What is a personal car lease?

A personal car lease is essentially a long-term car rental. You hire a car over a period of time at an agreed annual mileage, and then simply return the car when the agreement ends. This type of agreement is a regulated credit hire agreement and is sometimes referred to as personal contract hire (PCH).

Who owns the car?

We are the registered keeper of the vehicle. This means we own the car and hire it to you over an agreed period of time. You will not own the vehicle under this agreement.

Am I eligible for personal car lease?

UK residents over the age of 18 with a full and valid driving licence can take out a personal lease with us. We'll just need to check your personal details and carry out a credit check when you place an order.

Which cars are available with Arnold Clark Affinity Cars?

We can supply any make or model available in the UK.

Can I use my personal lease car for business journeys?

Yes, but there are a couple of things to remember:

- If you use your car for business purposes, you'll need to take out additional insurance.
- Your employer can veto the use of the car for business purposes.

Can I take my car abroad?

Yes, but you'll need to notify us in advance so we can provide you with written permission. To pass through customs, you need your car's registration documents and a Vehicle on Hire Certificate (VE103B). If you tell us the dates you'll be abroad and the countries you'll be visiting, we can provide the documentation you need.



Ordering and delivery

How do I order a car?

Ordering a car is simple and everything's done online. All you need to do is:

- Register online using your unique Affinity Code (your employer can give you this).
- Browse from thousands of makes and models.
- Personalise your car's spec, trim and colour.
- Choose your preferred location and we'll deliver the car for free. (We told you it was easy).

Do I need to pass a credit check to take out a personal lease?

Yes. After placing an order, we'll carry out a normal credit check and get back to you with the outcome. We will proceed with the order if you pass the credit check.

How long will delivery take?

We'll display the expected delivery date on our website next to your chosen car. After the order is processed, we can give you a more accurate delivery date and we'll keep you updated on the order status.

What's included with Affinity Cars?

Is insurance included in the monthly payment?

No. You'll need to arrange your own insurance cover. We require proof of a comprehensive insurance policy before we deliver your car. The individual taking out the personal lease agreement must be the main policy holder.

Is road tax included in the monthly payment?

Yes. We take care of the vehicle's road tax for the duration of the agreement.

Do I need to service the car?

You can choose to include a servicing and maintenance package, which means we'll take care of your car's servicing. Or you can choose to take care of servicing and maintenance yourself.

Fully maintained - We cover all servicing, mechanical repairs, emergency recovery (UK and Europe), tyre repairs and replacement, excluding impact damage.

Customer maintained - The customer takes care of all servicing, mechanical repairs, tyre repairs and replacements, emergency recovery and impact damage.



The contract

What happens if VAT changes?

A personal car lease is subject to VAT. So, if VAT changes during your agreement, your monthly instalments would also change. For example, if your monthly payment was £360.00 and VAT increased to 22.5%, your monthly payment would increase to £367.50. But, if VAT reduced to 17.5%, your monthly payment would fall to £352.50.

Can I change my mileage allowance?

Yes. If you know in advance that your mileage is likely to be higher than expected, just give us a call and we can alter the mileage on your agreement.

What happens if I want to end my lease agreement early?

If you want to end your personal lease before the agreed contract period is up, you can contact us and we can discuss a settlement fee. The amount due will depend on the value of your car and number of remaining payments.

If I leave my employer, do I need to give the car back?

No. The personal car lease agreement is between you and us. If you leave your current employer, our agreement wouldn't change and you'd still continue to make your monthly payments to us.



When the contract ends

Can I buy the car at the end of the agreement?

Yes. Just contact us before your personal lease agreement ends and we'll give you a purchase price. This is not part of the original personal lease agreement

What happens if I exceed my mileage allowance?

There's a small charge to pay for each mile above the agreed allowance. The amount will be stated in your agreement. For example, if your mileage allowance was 30,000 miles with an excess of 4p per mile and you return the vehicle with 33,000 miles, you would pay an additional £120 (4p x 3,000 miles).

What happens if my car is damaged at the end of the agreement?

You're responsible for any damage to the car at the end of the agreement. We recommend taking care of any outstanding insurance claims before returning the car. Any charges we raise for remedial work at the end of your agreement will be in accordance with the British Vehicle Rental and Leasing Association's (BVRLA) Fair Wear and Tear Policy. You can read this [here](#).



Need more information?

Hopefully we answered all your questions. If we didn't, please get in touch and we'll be happy to help.



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