

# Your Mercedes-Benz finance journey.



All you need to know.

Mercedes-Benz



# Important contacts

## **Mercedes-Benz Finance Customer Services**

Monday to Friday 8.00am – 7.30pm, Saturday 9.00am – 5.00pm,  
Sunday 11.00am – 4.00pm. (calls may be recorded).

**Email: [customerservices-mbfs@daimler.com](mailto:customerservices-mbfs@daimler.com)**

**0370 847 0700**

## **Mercedes-Benz Vehicle Enquiries**

Monday to Friday 8.00am – 6.00pm (calls may be recorded).

**00800 9777 7777**

## **Mercedes-Benz Roadside Assistance**

Mobile phone users can call

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

**00800 1777 7777**

**+44 207 975 7077**

## **Mercedes-Benz Motor Insurance**

Monday to Friday 8.30am – 6.00pm, Saturday 9.00am – 2.00pm  
(calls may be recorded). All calls charged at local rate.

**0345 600 2180**

**[mercedes-benzfinance.co.uk](http://mercedes-benzfinance.co.uk)**

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# Welcome to your Mercedes-Benz Finance journey.

Congratulations. You have chosen a vehicle that will ensure you get the most out of your driving experience and a finance product to complement it. This booklet contains a summary of your finance agreement type, as well as details of other key services we offer. So sit back, relax and remind yourself exactly why you chose Mercedes-Benz.

## **What you need to do now... get to know your agreement**

This booklet outlines two finance types:

- Hire Purchase
- Finance Lease.

If you are in doubt about the finance type you have chosen please refer to your agreement documentation.

Once you've taken the time to digest the key details here, keep this booklet in a safe place as you may find it useful throughout the duration of your agreement.

## **Protecting your investment from day one**

If you haven't done so already, it's well worth considering Mercedes-Benz Motor Insurance. It's rated 5 Star by Defaqto – a leading UK independent financial research company. For more information, see page 4.

If you haven't already taken advantage of the flexible Service Care plans we offer; further details can be found on page 5.

## **Enjoy the ride**

Once again, we'd like to welcome you to Mercedes-Benz, we'll do everything we can to make sure you continue to benefit from our finance, service and expertise. Your Retailer will be in touch towards the end of your agreement to guide you through the end of agreement process.

## **Wherever you are, we make life more straightforward**

We've created an easier way for you to manage your finance agreement. Located in the existing customer section of [mercedes-benzfinance.co.uk](https://www.mercedes-benzfinance.co.uk), you can now use Mercedes me finance to:

- Make changes to your contact details
- Obtain an early settlement quotation
- Add or amend bank accounts
- Change your payment date.

Simply log on to [mercedes-benz.co.uk/mercedesme](https://www.mercedes-benz.co.uk/mercedesme). All you need to register is your agreement number and the email address you provided when taking out your finance agreement.

# Mercedes-Benz Motor Insurance



Rated 5 Stars – just what you would expect.

**Defaqto, a UK independent financial researcher**, compared Mercedes-Benz Motor Insurance to other motor insurance policies. The result? Our Motor Insurance has received a 5 Star Rating, their highest Rating available, meaning you can be sure of the quality of Mercedes-Benz Motor Insurance. Superb benefits as standard.

## Benefits include:

- 24/7 UK accident recovery to your nearest Mercedes-Benz Approved Repairer
- Repairs using Mercedes-Benz GenuineParts
- 180 days' cover as standard for temporary visits to most of mainland Europe (up to three months in one trip)
- Unlimited cover for in-car audio and telecommunications equipment fitted by the factory or Retailer
- Your 'No Claims Bonus' is unaffected if you are involved in an accident with an uninsured driver which is not your fault.

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To request your Motor Insurance quote, call **0345 600 2180**

or visit **[mercedes-benz.co.uk/motorinsurance](http://mercedes-benz.co.uk/motorinsurance)**

Our UK based call centre is open Monday to Friday 8.30am – 6.00pm, Sat 9.00am – 2.00pm.

For joint protection, calls may be recorded and monitored. All calls charged at local rate.

Underwritten by Aviva Insurance Limited.

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# Mercedes-Benz Service Care

Keep a tight grip on servicing costs.

As well as putting you in control with flexible finance options, you can also take full control of your routine servicing costs.

Service Care is an affordable way of spreading the cost of servicing at a Mercedes-Benz Retailer by offering fixed competitive 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.

## Get a great return

By choosing Service Care you can:

- Guarantee the price that you pay today is the price for the next two, three or four services, so your payments won't increase even if inflation does
- Fix your monthly costs making it easier for you to budget by enabling you to spread the cost of servicing
- Match the length of the service plan to the length of your finance agreement.

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For more information visit [mercedes-benz.co.uk/servicecare](https://www.mercedes-benz.co.uk/servicecare)  
or speak to the Business Manager at your local Mercedes-Benz Retailer.

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# Your Hire Purchase agreement.

A general overview.

## **Product features include:**

- You will own the vehicle at the end of the finance agreement
- Fixed regular monthly payments means you can easily budget
- A flexible deposit and repayment term means you can tailor the financial agreement to suit you.

## **What happens at the end of your agreement?**

- An 'Option to Purchase' fee will be debited from your account in the last month of your agreement. You'll find this amount in your agreement under the 'other financial information' section. Once you've made all your payments, your Mercedes-Benz is yours to keep
- You may then consider part-exchanging your Mercedes-Benz, using any equity in the vehicle for a deposit on a new vehicle.

# Your Finance Lease agreement.

A general overview.

## Product features include:

- Fixed regular monthly payments
- Rentals are allowable against taxable profits
- Eliminates capital expense
- No mileage conditions
- At the end of the agreement you can sell the vehicle to an unconnected VAT-registered third party and receive 95% of the sale proceeds or return the vehicle for us to sell at auction.
- On balance-sheet funding
- Each year on the anniversary of your agreement start date, you'll receive a VAT certificate. You can use this for your own accounting purposes and, if applicable, you may be able to claim back VAT if you are a business customer.

## What happens at the end of your agreement?

Your Retailer will be in touch towards the end of your agreement to guide you through the process.

Final steps of the agreement include:

- Establish an unconnected VAT-registered third party to purchase your vehicle at its current market value (we will appoint you as our agent to complete the sale), and then notify us of their details. An invoice will be raised and upon receipt of the sale price, you'll receive 95% of the sale proceeds
- Hand back the vehicle and we'll collect and sell the vehicle on your behalf at auction, and you'll receive 95% of the sale proceeds minus our administration costs
- Alternatively continue to use your vehicle for a further agreed period in return for a peppercorn payment, equal to one month's rental per annum. Conditions apply.





# Questions & Answers.

If a topic you want to know more about is not covered, you will find many more FAQs at [mercedes-benzfinance.co.uk](https://www.mercedes-benzfinance.co.uk). Alternatively, feel free to call or email us with your query.

## **How do I register for Mercedes me finance?**

Finance allows you to manage your Mercedes-Benz finance agreement online 24 hours a day, seven days a week. You will need to register with Mercedes me before you can create a Mercedes me finance account. To create your Mercedes me finance account simply visit [mercedes-benz.co.uk/mercedesme](https://www.mercedes-benz.co.uk/mercedesme).

## **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 a replacement.

## **What shall I do if my personal or other information changes?**

If you register with Mercedes me finance at [mercedes-benz.co.uk/mercedesme](https://www.mercedes-benz.co.uk/mercedesme), you will be able to make changes quickly and easily whenever you need to, wherever you are. Or simply call or email Customer Services.

## **Can I extend my agreement short-term, whilst awaiting delivery of my new vehicle?**

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.

## **Can I settle my existing agreement?**

Talk to your local Retailer for the best options available to you or request a quotation yourself on Mercedes me finance.

## **If I take out Mercedes-Benz Motor Insurance, where will my car be repaired?**

All repairs are carried out by a Mercedes-Benz Approved Repairer.

## **What type of agreement do I have?**

Please refer to your finance agreement documentation to confirm your finance type.

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Don't forget you can also manage your finance agreement online 24 hours a day, seven days a week using Mercedes me finance. You will need to register with Mercedes me before you can create a Mercedes me finance account. To create your account simply visit [mercedes-benz.co.uk/mercedesme](https://www.mercedes-benz.co.uk/mercedesme).

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# 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 – Contact us**

If you have reason to complain, you can contact us by calling **0370 847 0700**, emailing [customerservices-mbfs@daimler.com](mailto:customerservices-mbfs@daimler.com), or writing to us at: Mercedes-Benz Finance, Tongwell, Milton Keynes MK15 8BA. We'll provide written acknowledgement of your complaint within five working days.

## **Stage 2 – Our response**

If we are unable to resolve your complaint by close of business the next working day, we will inform you and your complaint will be escalated for further investigation.

Within four weeks of receiving your complaint, we will write to you with the outcome of our investigation. If we need to carry out further investigations, we will inform you of any delay with an estimated completion date which should be within four weeks of the initial complaint creation.

In some instances where we are unable to resolve your complaint within four weeks, we will write to you with an update and an anticipated resolution date which should not exceed eight weeks from the date we received your complaint.

## **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, Exchange Tower, Harbour Exchange Square, London E14 9SR or visit [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk).



## Mercedes-Benz Finance

Telephone: 0370 847 0700 [mercedes-benzfinance.co.uk](http://mercedes-benzfinance.co.uk)

Mercedes-Benz UK Limited is a company registered in England and Wales with company number 2448457 and has its registered office address at Tongwell, Milton Keynes MK15 8BA.

Mercedes-Benz Finance is a trading name of Mercedes-Benz Financial Services UK Limited.

Registered in England and Wales 2472364. A Daimler Company, Tongwell, Milton Keynes MK15 8BA.

In respect of regulated consumer credit activity, Mercedes-Benz Financial Services UK Limited is authorised and regulated by the Financial Conduct Authority.

Mercedes-Benz Financial Services UK Limited is a member of the Finance and Leasing Association and supports their Code of Practice, which protects you as a customer. A copy of the Code and its accompanying complaints procedure is available from us free of charge on request.

Mercedes-Benz Motor Insurance is arranged by Daimler Insurance Services UK Limited Registered in England No 3510012. A Daimler Company.

Registered Office: Tongwell, Milton Keynes MK15 8BA, United Kingdom. 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.

For joint protection calls may be recorded and/or monitored. 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.

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