Masterlease
Grupa PKO Banku Polskiego

Driver's guide

Passenger cars

Valid for contracts concluded from 01/12/2021

Enjoy your new car!

Dear Sirs,

The present Guide includes the most important information about using the car, driver's responsibilities as well as the level of normal wear and tear of the car within the duration of the contract. By following the instructions you will be able to maintain the car in good condition and prevent additional costs at the return stage.

We would like to inform you that in the case of detecting damages extending beyond normal wear and tear as well as damages repaired without notifying Masterlease Group you may be charged with additional costs.

Excessive wear and tear refers to mechanical and bodywork damages, replacing car components or spare parts without notifying us or performing other modifications of the car inconsistent with its instruction manual.

Potential loss of value resulting from excessive wear and tear is attributable to the Lessee. Cost estimates for the said loss are prepared in accordance with the standards included in the Car Return Guide by Polish Vehicle Rental and Leasing Association presented in the second chapter of the present document.

Updated version of Driver's Guide is also available at masterlease.pl

In connection with using the car, you can contact

Assistance (24h)
Tel. 58 340 44 00 extension 1

Open:
24h/7

Masterlease Group Technical Center
Tel. 58 340 44 00 extension 2

Open:
Monday – Friday: 8.00 a.m. – 8.00 p.m.
Saturday: 9.00 a.m. – 2.00 p.m.

Contact:

- **Check-ups, repairs – serwis@masterlease.pl**
- **Tire replacement – opony@masterlease.pl**
- **Damages – szkody@masterlease.pl**
- **Car return – zwroty@masterlease.pl**
- **Complaints – the form available at: www.reklamacje.masterlease.pl**

Tel. 58 340 44 00

Assistance (24h) – extension 1
Check-up, repair, breakdown – extension 2
Tires (replacement and repair) – extension 2
Damage, accident, theft – extension 3
Car return after expiry of the contract – extension 4
Contract Service – extension 5
Monitoring of receivables, collections department – extension 6
Commercial Department – extension 7
Complaints – extension 8

Car User Responsibilities

Each vehicle user is obliged to read the instruction manual of the car and follow the guide-lines in-cluded therein. Upon hand-over it is necessary to check whether standard and additional equipment of the car is complete.

The user is obliged to:

- perform technical check-ups according to car manufacturer's schedule and
- immediately notify the Masterlease Group Technical Center about any faults or irregularities.

Important user information

Failure to comply with the abovementioned duties may result in charging additional fee in the event of excessive wear and tear of the car upon its return.

In particular, the user is obliged to:

- obey the rules of the road,
- maintain the car in the condition of normal wear and tear,
- secure the car against the influence of unfavourable factors and assume the actions preventing the deterioration of its condition,
- respect the intended use of the car,
- return the car with complete standard and additional equipment, the same as during its hand-over.

Check-ups and repairs

In the case of the necessity to deliver the car for check-up or fault removal it is necessary to contact the Masterlease Group Technical Center.

Seasonal tire replacement

The Masterlease Group sets the following dates for tire replacement:

- **winter season – from October 1st to March 31st,**
- **summer season – from April 1st to September 30th.**

If you want to have your tires replaced, please contact the Masterlease Group Technical Center at least 3 days in advance.

A Technical Center Consultant or tire operator will determine next steps to be taken together with the place and date of tire replacement.

If the User knows where their tires are stored, they can schedule the date for tire replacement by contacting the workshop directly.

If car location changed, the Masterlease Group Technical Center may arrange tire delivery to the new location when the tires will be replaced.

- We do not give the removed tires for storage to car User.
- We do not provide the service of tire relocation between workshops within one city or in the event of the car temporarily staying in a different region.
- The cost of tire relocation shall be settled according to the contract (if such service was ordered).

Damaged tire

If a tire gets damaged, the following options are available:

- Contacting the Masterlease Group Technical Center.
- Contacting the workshop where seasonal tire replacement was performed (the workshop will verify at Masterlease the scope of the contract and perform the authorization if such service was ordered).
- Submitting insurance claim to the insurance company under the Autocasco policy (if such events are covered by the policy).

Motor insurance claims

Coverage from liability insurance of the perpetrator being a third person: accident, crash, damage attributable to a third person.
Coverage from the AC policy: accident, crash, damage attributable to the user of the car constituting the property of the Masterlease Group as well as damages without specifying their perpetrator, e.g. parking damages.

Damage notification is submitted to the insurance company by the **Claim Settlement Department** of the Masterlease Group.
For this reason **please do not submit notifications concerning damages directly to the insurance company.**
When you make sure that you or other participants of the crash do not need first aid or there is no necessity to call emergency services, please follow the steps below.

1. Call the Police to arrive at the site of the incident if:

- the damage (including also car equipment) took place as a result of vandalism,
- you are involved in the incident as a result of which someone was injured or died on the spot,
- you are involved in the incident the circumstances of which may suggest that a crime was committed (e.g. it is possible that the perpetrator has been under the influence of alcohol or other intoxicants),
- the perpetrator is not a Polish citizen,
- the perpetrator's vehicle is registered outside Poland,
- circumstances of the incident are the source of dispute between its partici-pants,
- when the incident has occurred, the perpetrator being a third person is unable to present a valid driving license authorizing them to drive the vehicle that took part in the incident, vehi-cle registration book, the proof of valid technical inspection or confirmation of the conclu-sion of obligatory liability insurance valid on the date of the damage,
- the perpetrator of the incident being a third party refuses to make a statement on admitting their fault or to provide details concerning the perpetrator's liabi-lity insurance policy (policy number and name of the insurance company).

Write down identification details of the Police Unit/police officers responsible for handling the incident.

2. Otherwise, in the circumstances not mentioned above, at your own risk, you are entitled to resign from calling the Police to the site of the incident on condition that:

A. the circumstances of the incident do not arouse any disputes between i
ts participants,
B. the perpetrator is a Polish citizen and confesses to having caused the collision, and he/she voluntarily makes out and signs the "Perpetrator Statement", which should include:

- Date – Time - Place of the incident (as detailed as possible),

- Perpetrator's personal details (driver at the moment of the incident):
  - Name and Surname, address, number and series of their ID card or driving license number,
  - vehicle model and make together with registration number and (information about the owner),
  - number of the liability insurance policy and name of the insurance company.
- Personal details of the injured party (driver at the moment of the incident):
  - vehicle model and make together with registration number and (information about the owner),
  - Name and Surname, address, number and series of their ID card, driving license number,
  - number of the liability insurance policy and name of the insurance company.
- Incident details
  - description of its circumstances,
  - the cause,
  - description of damages,
  - personal details of potential witnesses.

We recommend you to print the template of the "Accident Perpetrator Statement" and keep it in your car (template to be downloaded from www.masterlease.pl)

3 **Inform the Claim Settlement Department of the Masterlease Group**

- Tel. 58 340 44 00 extension 3
- From Monday to Friday, 8.00 a.m. to 6.00 p.m. Assistance (24h)
- In emergency situations on the road and if any problems occur beyond the working hours of the Claim Settlement Department of the Masterlease Group,
- call: 58 340 44 00 extension 1 (open 24h)

NOTE! **If necessary, Masterlease Group Assistance breakdown service is sent by the Claim Settlement Department. Please do not use other breakdown services without the consent of the Masterlease Group.**

The vehicle will be repaired at the service station forming part of the Masterlease Group network and specified at www.masterlease.pl – Client zone

4 **Submit documents to the workshop**

Submit the documents specified below to auto body and paint shop responsible for the repair. Do it by the pick-up day of your car from repair as the workshop is not entitled to hand the car over to you before the documents are forwarded:

- original damage notification forms, filled in,
- copy of the statement on the held authorization to drive, submitted by the Masterlease Group or available at the repair workshop,
- copy of the vehicle registration book,
- if applicable, other documents relating to the damage: statement of accident perpetrator, certificate, a copy of police report.

Remember!

Errors within damage notification process may result in charging additional fees.

MOST FREQUENT ERRORS	RESULTS
Failure to notify the Police about an act of vandalism/vehicle elements being stolen.	The risk of insurance company refusing to pay the compensation.
Failure to obtain perpetrator's statement in the case of damage attributable to a third person or the failure to notify the police if the perpetrator does not admit their fault.	The risk of insurance company refusing to pay the compensation.
Failure to notify Masterlease Group about the incident and submitting damage notification directly to the insurance company.	Incorrect claim settlement process. No possibility to monitor claim settlement by the Masterlease Group and its further settlement via invoicing.
Failure to provide the documents required by the insurance company in the claim settlement process.	The risk of insurance company refusing to pay the compensation

MOST FREQUENT ERRORS	RESULTS
Failure to respect the deadline for submitting damage notification to Masterlease specified in the contract.	Exceeding the deadline for submitting dam-age notification to the insurance company, and thus no possibility to obtain compensa-tion. **Necessity for the client to cover all damage expenses in the case of the insurance compa-ny refusing to pay compensation.**
Using towing services beyond Masterlease Group.	No possibility of compensation for incurred expenses and extended claim settlement period.

Car theft

1 **Notify the police about the theft**

Do it within 6 hours from getting the information on the car being stolen and if impossible, do it as soon as the obstacle discontinues.

2 **2. Inform us immediately**

Inform us about the theft by deadlines following from the concluded Contract.
Tel. 58 340 44 00 extension 3
We will assist you in completing the necessary formalities and prepare a replace-ment car (if available according to your contract).

Car return upon the contract expiry

NOTE! While preparing the car for being returned, please make sure that its interior and external body are clean. Private belongings that do not constitute its equipment should not be left in the car.

We would also like to remind you that upon return, all technical documentation connected with the car should be left inside; it is absolutely necessary for vehicle registration book and LPG/CNC cylinder approval (if applicable).

Cars of the Masterlease Group returned upon contract expiry are subject to inspection and technical evaluation aimed at determining the level of their wear and tear. If excessive exploitation is reported (so called "wear and tear beyond normal" for the age and mileage of the car), the client shall be charged with the fee for damages described in the present guide as unacceptable.

It is necessary to plan the return of the car at least 3 working days in advance!

1 Car documentation, service log, keys

The client is obliged to return car instruction manual, service log as well as any other documents re-lating to its equipment. The car user is responsible for making sure that all entries confirming the per-formed technical services are made in the service log and that the abovementioned documents remain intact and available at any time. All documents should be left inside the car at the moment of its re-turn upon the expiry of the contract, including radio code data as well as LPG installation approval if it forms part of the equipment of the car. If missing elements are noticed in vehicle documentation, the client may be charged with an additional fee.

All car keys and remote controls should be returned complete and free of damage. Missing keys, remote controls or any other elements together with faulty protection systems (alarms, locks etc.) shall result in charging additional fees.

2 Phone and hands-free set

If the vehicle has been equipped with a hands-free set, it is acceptable to leave it upon the return of the car. In the case of its disassembly, all holes or damages resulting from its installation should be repaired and the condition from before the installation should be restored. Any irregularities shall result in charging additional costs.

3 Car equipment

Car equipment should be complete (according to the specification on car hand-over date) and opera-tional. Warning triangle, fire extinguisher, spare wheel, car jack and appropriate tools for tire re-placement (including protection screw) should be sto-red appropriately and returned together with the car. Such additional equipment as CD changers, satnavs + CDs with maps, CB radios, audio and video equipment, roof racks and boxes or other constituting original or dealer's equipment of the car that were present in the car upon its handover should be returned together with the car. The client shall be charged with additional fee for any missing elements.

Car Return Department
Tel. 58 340 44 00 extension 4
E-mail: zwroty@masterlease.pl

Open:
Monday – Friday: 8.00 a.m. – 6.00 p.m.
Saturday 9.00 a.m. – 3.00 p.m.

Table presenting the depreciation of repair costs after the return of the vehicle depending on its age or mileage.

Mileage in km	Car age calculated from the date of its first registration (in months)					
	0 -12	12 - 24	25 -36	37 - 48	49 - 60	pow. 61
do 40 000	15%	20%	25%	30%	35%	40%
40 001 - 80 000	20%	25%	30%	35%	40%	45%
80 001 - 120 000	25%	30%	35%	40%	45%	50%
120 001 - 160 000	30%	35%	40%	45%	50%	55%
Over 160 000	35%	40%	45%	50%	55%	60%

The depreciation table does not include such elements as:

- Missing car key – the flat fee is PLN 800 or the settlement is based on cost estimates according to the expert system.
- Missing service log - the fee for producing a duplicate of the service book is PLN 300.
- Incomplete standard and additional equipment.
- Car and upholstery washing.
- Removal of stickers/veneer.

Car Return Guide

Extract from the Car Return Guide – Passenger Cars
Car return – evaluation of its condition

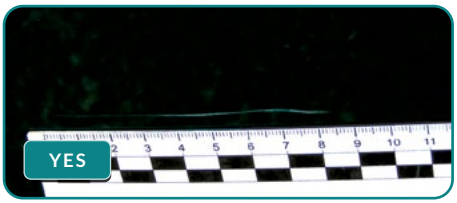
Car return
- condition assessment

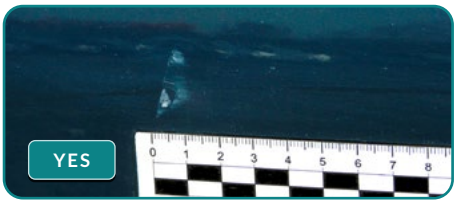
YES — Permissible damage or wear and tear of components.

NO — Unacceptable damage or wear of components - repair is required

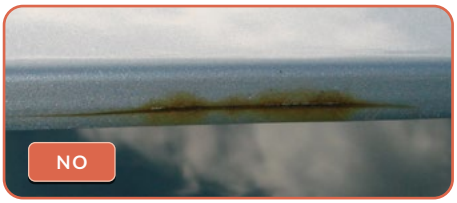
Vehicle body / Paint coating / Scratch marks

Scratches on the surface of the vehicle, regardless of their size, provided that their depth allows for easy removal by means of polishing (they are not detectable by touch).

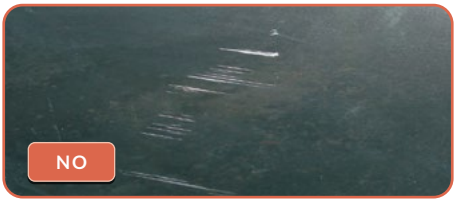




Scratches on the surface of the vehicle, which cannot be removed by means of polishing yet did not penetrate the anti-rust enamel coating, provided that there is no more than one such scratch mark on a given element of the vehicle body and that the damage does not exceed 100 mm in length, 5 mm in width or spread over 20 mm diameter circle.



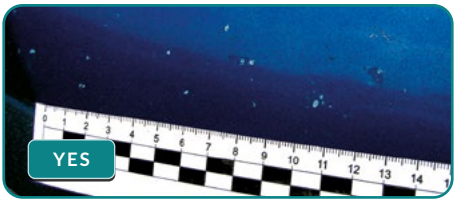
Scratch marks on the surface of the vehicle which penetrated the anti-rust enamel coating, regardless of their size.



Scratch marks which cannot be removed by means of polishing and are larger than 100 mm in length, 5 mm in width or spread over 20 mm diameter circle.

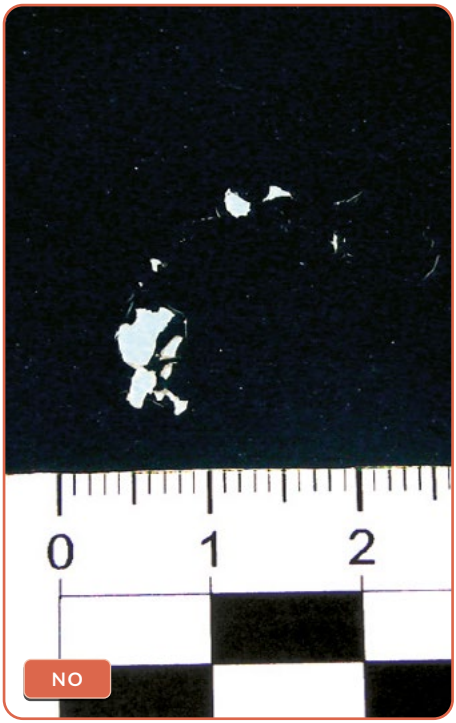
Vehicle body / Paint coating / Damage to the vehicle surface

Scrape marks on the surface of the vehicle (e.g. caused by stones), provided that their diameter does not exceed 3 mm and that they did not penetrate the anti-rust enamel coating. In case of elements made of plastic or composite materials, no surface damage occurs.



Scrape marks on the surface of the bonnet and on the coating of the front bumper caused by the vehicle's small collisions with various objects (such as stones), provided that the diameter of those marks does not exceed 3 mm and that they did not damage the anti-rust enamel coating. In case of elements made of plastic or composite materials, no surface damage occurs.

Damage to the paint coating of the vehicle (chipping), the size of which exceeds 3 mm in diameter. Chip marks on the surface of the vehicle, where damage to the anti- -rust enamel coating has occurred.

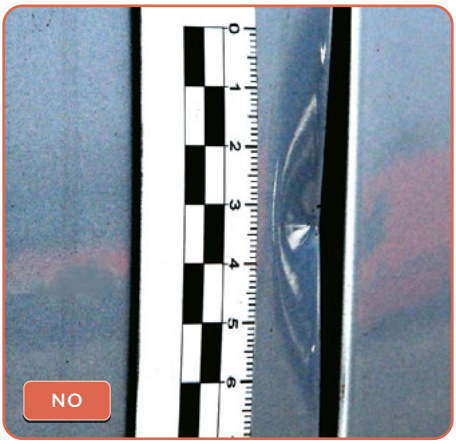


Any type of damage to the vehicle's paint coating (e.g. bird droppings, marks left by BD radio aerial) - regardless of its size - which cannot be removed by meansof polishing.

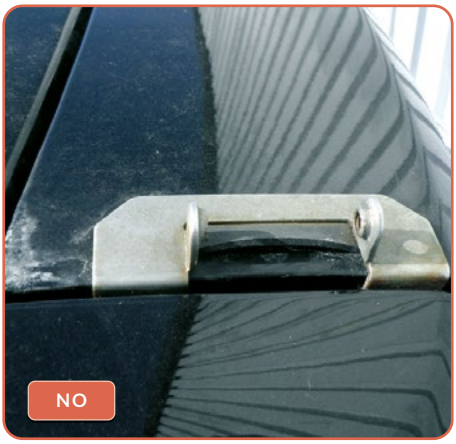
Vehicle body / Indentations, marks left by accessories

An indentation or a bump mark (without a crack in the paint coating) cannot exceed 20 mm in diameter.

No element of the vehicle body (e.g. door, wing) should bear more than 3 indentations or bump marks. Maximum 3 damaged elements of the body are considered acceptable.

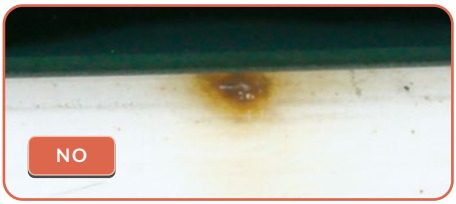


Indentations which damage the paint coating (e.g. cracks) and are larger than 20 mm in diameter. Cases when more than 3 elements of the body are indented or when the number of indenta- tions per element exceeds 3.



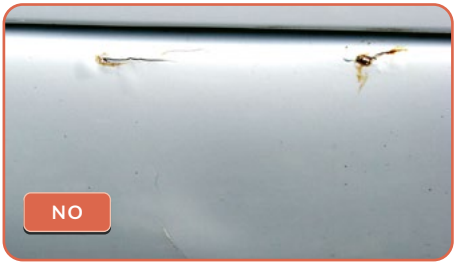
Accessories installed by the Lessee and/or marks left after the removal of those accessories.

Vehicle body / Corrosion



Any signs of corrosion, regardless of their size and origin.

Vehicle body / Vehicle body servicing and maintenance painting

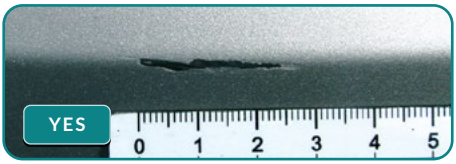


Any vehicle body servicing and maintenance painting works which have been carried out negligently or in defiance of the manufacturer's current technical requirements (e.g. the flaking of paint coating, blistering, uneven surface of paint coating).

Blistering.

Uneven surface of paint coating.

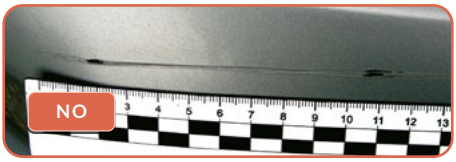
Bumpers / Scratch marks



Scratch marks on bumpers which did not cause any loss in material (one mark per given element, ata maximum), even if the damage cannot be removed by means of polishing. Such scratch marks should not exceed 100 mm in length,5 mm in width or spread over 20 mm diameter circle.

Scratch marks on the bottom part of the bumper's surface (up to 50 mm above the bottom rim of the bumper), provided that they did not cause cracks or indentations.

Scratch marks which caused loss of material.



Scratch marks located higher than 50 mm above the bottom rim of the bumper and cannot be removed by means of polishing. The damage exceeds 100 mm in length, 5 mm in width or spreads over 20 mm diameter circle.

Scratch marks located higher than 50 mm above the bottom rim of the bumper and cannot be removed by means of polishing, provided that there is more than one mark on a given element of a vehicle body.

Any cracks on the bumper's surface.

Bumpers / Deformations of the structure

Any type of deformation of the bumper's structure.

Deformations that may cause further damage, such as flaking of the paint coating.

Marks left by deformations of the bumper's structure or by cracks in the paint coating.

Vehicle body / Dummies, casings, slats / Scratch marks

Scratch marks on the elements of exterior equipment (one mark per given element, at a maximum) which did not cause any loss in material, provided that the damage is no larger than 50 mm in length, 5 mm in width or does not cover more than a 20 mm diameter circle.

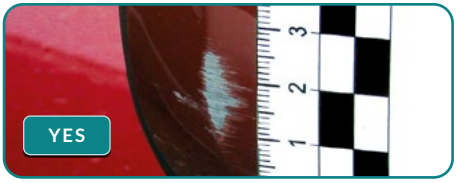
Scratch marks on the elements of exterior equipment which: cannot be removed by means of polishing, caused a loss in material, exceed the acceptable limit of one scratch per given element, are larger than 50 mm in length, 5 mm in width or spread over 20 mm diameter circle.

Vehicle body / Equipment / Cracks, fittings

Cracks on the elements of the vehicle body equipment and deformations.

Incorrect fitting of any of the elements of the vehicle body equipment or damaged welding clamps.

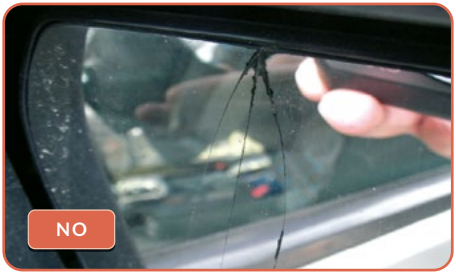
Mirrors / Mechanical damage



Scratch marks on exterior mirror casings (max. one mark per element), provided that no part of casing material is broken off, and that the damage is no larger than 50 mm in length, 5 mm in width or does not spread over 20 mm diameter circle.

Scratch marks on exterior mirror casings which: cannot be removed by means of polishing, caused loss in material, exceed the acceptable limit of one scratch per element, are larger than 50 mm in length, 5 mm in width or spread over 20 mm diameter circle.

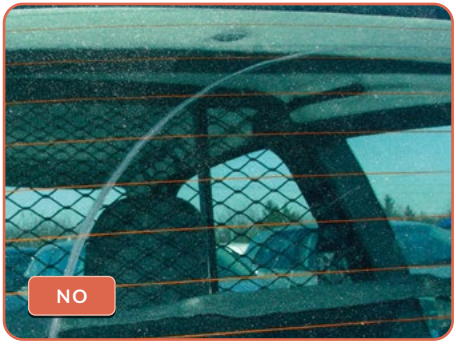
Any type of cracks on exterior mirror casings.



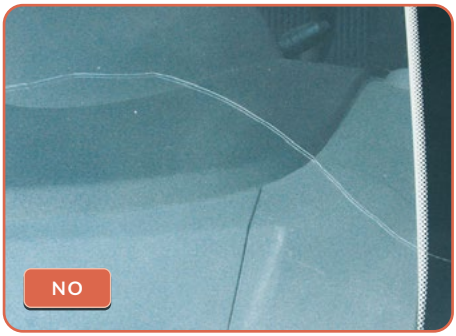
Any type of mechanical damage to the surface of the mirror (scratches, cracks).

Vehicle windows / Stickers, cracks, scratches

Stickers on the vehicle windows, which do not limit visibility, impair the comfort of vehicle operation or negatively affect the driver's safety.



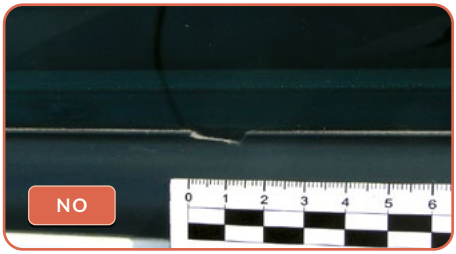
Any type of damage to the windscre en or other windows in the vehicle which negatively affect their transparency, e.g. scratch marks.



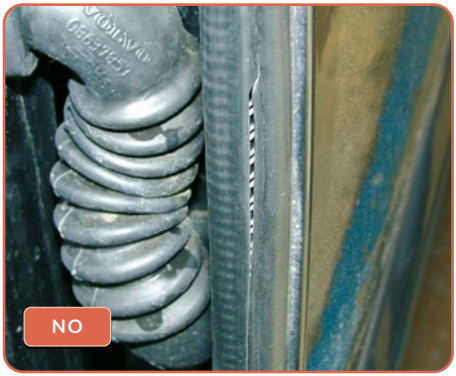
Any type of damage to the windscreen or other windows in the vehicle - regardless of its size and placement - which may cause a crack in one of the layers of the glass. Spot damages, such as a chip in one of the vehicle windows' surface, is also included in this category.

Door, boot and window weatherstrips

Door and boot weatherstrips which bear normal marks of usage.

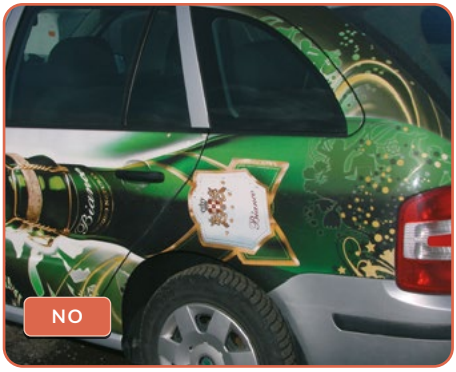


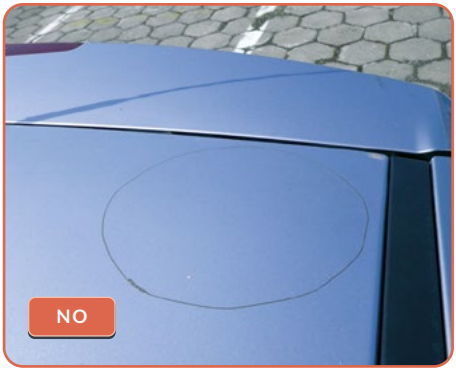
Incomplete, torn off or deformed window weatherstripping, regardless of the size or placement of the damage.



Incomplete or damaged (e.g. torn) door and boot weatherstripping.

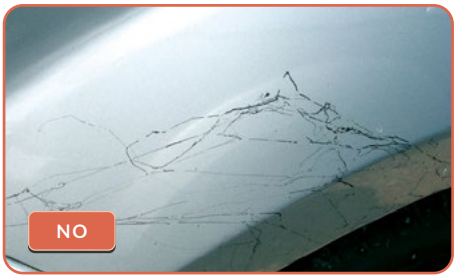
Vehicle body / Stickers





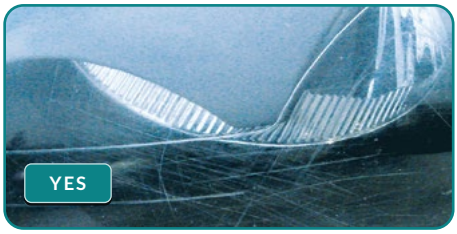
All sorts of stickers (including promo stickers) left by the Lessee on the surface of the vehicle, as well as marks caused by the removal of those stickers (including damage to the paint coating).

Faded or discoloured paint coating, as well as any unevenness in its shade or sheen, caused by placing stickers on the surface of the vehicle.



Marks of foreign substances which are difficult to wash off (e.g. tar) on the vehicle body, or on any of the elements of equipment.

Headlights and lamps

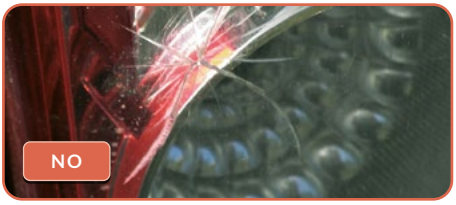


Damage to the surface of the headlights and lamps which did not cause a crack in the glass or transparent shielding and therefore does not impair its proper functioning.

Any type of damage to the headlights and lamps which impairs their functioning (e.g. broken clamps, even if they were glued back together), regardless of its size.

Any type of damage to the headlightsand lamps - regardless of its size - which impairs their functioning.

Scratch marks or chipped shield surface.

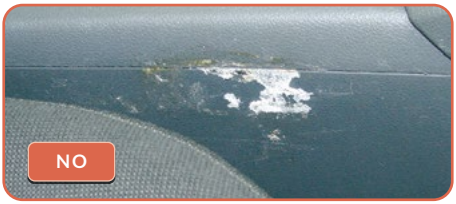


Cracked glass surface.

Cracked transparent shield.

Interior / Normal marks of usage

Elements of interior equipment of the vehicle (e.g. the dashboard, centre console, door upholstery, carpeting) which bear normal marks of usage - such as slightly worn patches in upholstery - yet are not soiled by any stains that require special removal methods.



Elements of interior equipment of the vehicle (e.g. the dashboard, centre console, door upholstery, carpeting) which bear stains that require special removal methods (e.g. residues of sticker glue).

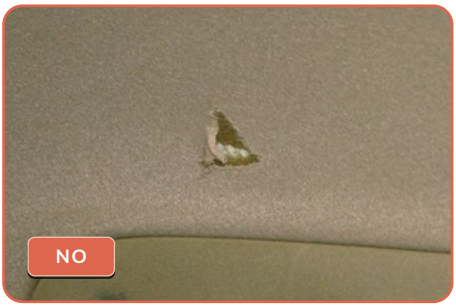
Interior / Mechanical damage

Damage to any of the elements of interior equipment of the vehicle (e.g. the dashboard, centre console, door upholstery, carpeting).

Scratches on the centre console.

Burnt-out holes.

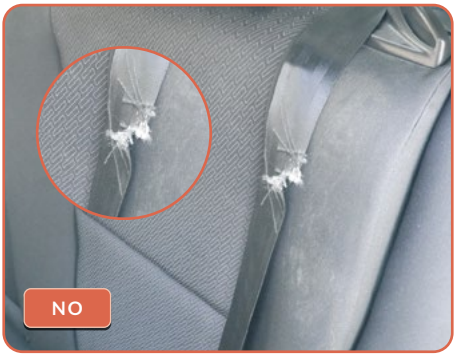
Damage to any of the elements of interior equipment of the vehicle (e.g. the dashboard, centre console, door upholstery, carpeting). Shields, casings and clamps which are either impaired or limit the comfort of vehicle operation.



Damage to headliner or door pillar upholstery, e.g. when they are burnt or torn.

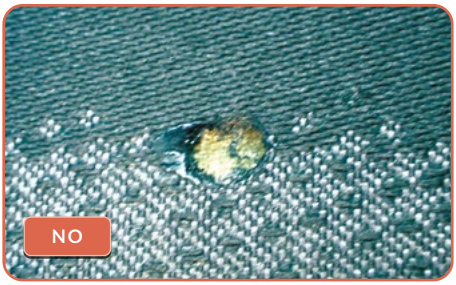
Car seats, seat belts

The seats which bear normal signs of usage, such as: slightly worn upholstery (provi- ded that it is not torn), deformed upholstery foam (provided that it is not a result of overloading the vehicle), stains (provided that they can be easily removed).



Seat belts in an incomplete state, impaired adjustment mechanism or damaged belt material, e.g. burnt, cut, torn.

Car seats / Mechanical damage, stains



Damaged seat upholstery, e.g. bearing cracks, rips, cuts, or burnt holes on its surface.

Seat upholstery bearing stains which require special removal methods.

Upholstery soiled by permanent stains.

Upholstery marred by substances which require special removal method (e.g. chewing gum).

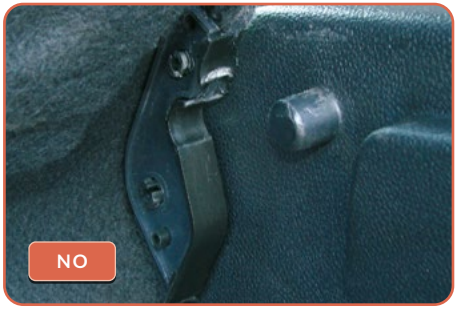
Interior / Additional accessories

Any marks left by the Lessee after the installation of additional accessories, such as bore holes (even if the new device remains with the vehicle as part of the equipment), glue stains, indentations.

Fittings left with the vehicle.

Luggage space

Boot carpeting and pillar upholstery which bear normal marks of usage, such as slightly worn surface or scratch marks resulting from usual transportation of objects.



Damaged elements of the boot interior equipment (including carpeting and upholstery), for example: bearing stains, cracks, rips, burnt holes and indentations.

Any type of damage that impairs the functionality of the boot.

Stains on the elements of boot interior equipment (animal stains and odours).

Wheels / Wheel plates / Scratch marks, mechanical damage

Scratch marks and flaking of the rim or wheel plate coating, without any loss in material.

Damage to rims or wheel plates (e.g. deformed or lacking elements).

Wheels / Hubcaps and tyres

Scratch marks on the surface of a hubcap and flaking of its enamel coating.

Damage to hubcaps, such as cracks, deformations, indentations. Lack of hubcaps or mismatched set of hubcaps.

Any type of mechanical damage to the tyres, such as bulges, punctures, displaced tread pads, repair marks on the sides.

Vehicle / Equipment

Any missing parts from the original equipment of the vehicle provided to the Lessee, such as shelves, grilles, shields.

Lack of shields, such as the grille shields or the radio shelf shield.

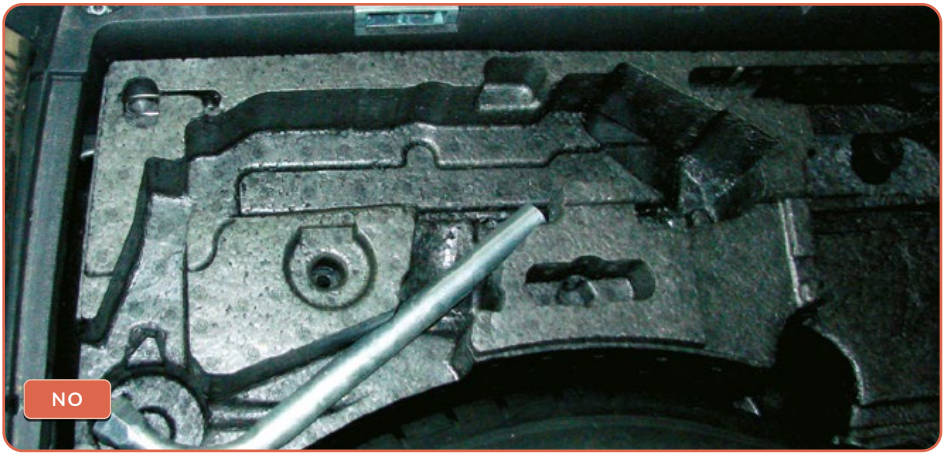
Missing aerial.

Missing door handle shield.

Missing or different elements in the engine compartment equipment (in com- parison to the original factory equip- ment provided to the Lessee), any type of dama- ge to the equipment, or parts of equipment which are incompatible with the technical requirements of the manufacturer.

Any type of new damage to the vehicle conditions – as compared to the condi- tions of this vehicle upon receipt – e.g. cracks, tears, ill-fitting shields on the chassis body (lower protection plate, inner wheel arches, etc.).

Any missing elements from the original equipment provided to the Lessee, e.g. missing shielding of the inner wheel arches.



Incomplete repair kit, e.g. with missing car jack, wheel spanner or locking wheel bolt.

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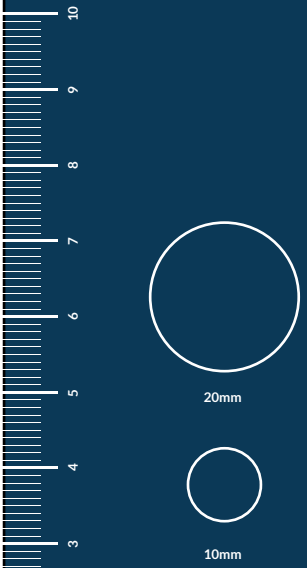

masterlease.pl **master1.pl** **masterrent24.pl**

Prime Car Managment S.A.
80-308 Gdańsk, ul. Polanki 4
NIP 957-07-53-221, KRS No. 0000013870
District Court Gdańsk - North in Gdańsk
Share capital and paid-up capital PLN 23,817,680, BDO 000339900

Futura Leasing S.A.
80-308 Gdańsk, ul. Polanki 4
NIP 584-10-27-454, KRS No. 0000069348
District Court Gdańsk - North in Gdańsk
Share capital and paid-up capital PLN 1 689 320, BDO 000339611

MasterRent24 Sp. z o. o.
80-308 Gdańsk, ul. Polanki 4
NIP 521-337-00-54, KRS No. 00000247010
District Court Gdańsk - North in Gdańsk
Share capital PLN 2,850,000, BDO 000392227

Each of the above-mentioned companies have the status of a large entrepreneur within the meaning of the Act of March 8, 2013. about counteracting excessive delays in commercial transactions (Journal of Laws 2019.118, i.e. of 2019.01.21 as amended).