# Growing your business in a regulated world:
## *Turning a negative into a positive*

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Locke Lord (UK)

BVRLA Industry Outlook Conference

# Session Contributors

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# What are we going to be covering?

Two case studies

Work in teams to look at:

- How could the complaint have been avoided?
- How would you resolve the complaint?
- What processes would you improve to ensure the complaint didn't arise in the future?

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# Case Study 1

Customer had a personal contract hire arrangement for 3 years 54,000 miles. The vehicle was initially arranged through a car allowance scheme and then taken over by the customer when he changed employer.

The customer's understanding was that excess mileage relates to business mileage not any personal use outside work.

He was charged £4,633.72 for excess mileage when the vehicle was collected at the end of the lease along with damage which was deemed to be outside the fair wear and tear.

Customer disputes all the end of contract charges

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# Outcomes

- Knowing your customer
- Better end to end journey
- Communication on the end to end journey
- Having options to react to the change in circumstances
- Fair Wear and Tear standards

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# Case Study 2

Leased a Mercedes on a 2 year lease, 6,000 miles per annum, no maintenance

A credit check was completed and the customer was asked for their annual salary

Within 9 months the customer had defaulted on their agreement and had complained to FOS car was unaffordable

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# Outcomes

- Know your customer to drive loyalty – improved affordability checks
- Vehicle was pre-registered and the servicing costs mean they got into financial difficult
- Transparency in the costs
- Communication
- BVRLA audit programme

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# Conclusion

Yes a regulated world is tricky, but with the right approach and good processes in place it can deliver customer loyalty and satisfaction

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