



TERMS & CONDITIONS

BodyWise Vehicle Maintenance CC

Registration No: CC/2018/04759

VAT Reg No: 8169546-01-5

1. OVERVIEW OF OUR SERVICE

- The BodyWise Exterior Maintenance Plan ("Maintenance Plan") is a binding agreement between BodyWise Vehicle Maintenance CC ("BodyWise", "we", "us", or "our") and the individual or entity listed on the Maintenance Certificate ("you" or "the client").
- The Maintenance Plan provides minor exterior body maintenance services to the specific vehicle listed on the Maintenance Certificate, subject to these Terms & Conditions. It does not constitute an insurance policy.
- All disputes will be dealt with by BodyWise Vehicle Maintenance.

2. SCOPE OF COVER

- Repairs are limited to minor exterior maintenance, capped at NAD3,500 per service request, inclusive of VAT.
- Unlimited number of repair requests may be lodged, provided they fall within plan guidelines.
- Small damages cannot be accumulated as the repair value per visit is limited.
- This maintenance plan is valid for the period stated in your Maintenance Certificate.
- No body-parts, body-trimmings, mechanical-parts, structural damage, accessories, windscreens, tyres, or internal components are covered.

3. FEES PAYABLE

The total maintenance fee listed in your BodyWise certificate is payable by the Bank and the inception date will be the Invoice date. You will be covered from day one but are subject to a general waiting period of 90 (Ninety) days before a maintenance request will be considered.

4. MAINTENANCE GUIDELINES

MINOR SCRATCHES AND DENTS-Any visible scratches or small dents on any area of your vehicle will be covered up to a maximum of NAD3 500, inclusive of VAT.

RIMS and MAGS-Any damage to your vehicle's rims, wheels or alloy rims, that are repairable, will be covered for repairs up to a maximum of NAD3 500 inclusive of VAT per 12 (twelve) month period.

TAR SPOTS-Removal of unlimited tar spots on your vehicle will be covered up to a maximum of NAD3 500, inclusive of VAT, per 12 (twelve) month period.

STONE CHIPS-Any damage to your vehicle because of stone chips will be covered up to a maximum of NAD3 500, inclusive of VAT.

5. PRE-EXISTING DAMAGE

With a **private sale or buying from a non-approved dealer**, it is a condition that the client must submit clear photographs of the vehicle (front, back, left side, right side,

bonnet, rear boot, roof, and rims of the vehicle) within **30-days** of the purchase of the maintenance plan. Failure to submit the required photographs within this period will result in an automatic rejection of the application and a refund less costs involved will be made directly to the Bank for the client's account. This requirement serves as a verification of the vehicle's condition prior to any claims being submitted for consideration.

6. APPROVAL AND REPAIR PROCESS

- No repairs may be carried out without prior written approval from BodyWise.
- Ensure the damaged area(s) fall within the guidelines of your Maintenance Plan.
- Repairs may only be performed by repairers who are legitimate, duly registered businesses, and must be compliant with all relevant tax, VAT, and regulatory requirements.
- Clients are required to submit the following documents to BodyWise Vehicle Maintenance via Whatsapp at +264 85 2020 085 or per e-mail to admin@bodywise.com.na:
 - >Copy of identification document
 - >Photo of license disc on vehicle
 - >Photo(s) of damage
 - >A quotation from any approved repairer
- If a quotation exceeds the NAD3,500 cap, the client is liable for the excess.

7. REPAIR PAYMENT TERMS

- Payments are made directly to the approved repairer only.
- No reimbursements or refunds will be made to clients under any circumstances.
- BodyWise will only issue payment upon receipt of a valid tax invoice made out to: BodyWise Vehicle Maintenance CC.
- Invoices not correctly issued to BodyWise will not be paid.
- Payment will only be processed after confirmation, from the plan owner, that repairs were completed satisfactorily.

8. EXCLUSIONS

The Maintenance Plan does not cover:

- Insurance excess payments (the plan may not be used to settle excess amounts).
- Any damage or repair outside the NAD3,500 limit per request.
- Any repairs done without prior approval.
- Repairs by unregistered, non-VAT-compliant or unapproved repairers.
- Any claims made outside of the valid plan period.
- Damages not included in the plan's maintenance guidelines.
- Depreciation in value arising from maintenance to vehicles which carry goods for commercial or business purposes, vehicles used for farming, off-roading, races or rallies outside the Republic of Namibia.

9. CANCELLATION AND REFUNDS

- Clients may cancel the Maintenance Plan by giving 30 days' written notice.
- If the plan is cancelled after 30 days of activation, a refund will be processed to the client's financing bank's account, minus:

- >VAT, and
- >35% of the total amount paid, deducted as cancellation, administrative and commission fees.
- No refund will be issued if the client has lodged any claim under the plan.
- Refunds will never be paid in cash or to any third party.

10. GENERAL CONDITIONS

- The plan is non-transferable and terminates if the vehicle is written off or sold.
- Claims are subject to a 90-day waiting period from the plan's start date:
Should any damage occur within this 90-day period, you may still book your repair, but the request will only be authorized subject to the terms and conditions of the BodyWise Maintenance Plan and will exclude pre-existing damage noted after the 90-day waiting period has lapsed.
- The client is responsible for confirming the eligibility of the repair and service provider with BodyWise.
- Accumulation of minor damages to reach the maximum repair value per request is not permitted.

11. CLIENT RESPONSIBILITY

- It is the responsibility of the client to obey the rules under the Maintenance Plan.

12. DEFINITIONS

- “Client”: The person or entity listed on the Maintenance Certificate.
- “Approved Repairer”: A repairer registered with the relevant authorities, tax compliant, and approved by BodyWise.
- “Valid Invoice”: An invoice issued to BodyWise Vehicle Maintenance CC containing the repairer's VAT number and registration details.
- “Repair Limit”: NAD3,500 inclusive of VAT per valid repair request.

ACKNOWLEDGEMENT

I, the undersigned, confirm that I have read, understood, and agreed to the Terms and Conditions as set out above.

Full Name and Surname:	
Signature:	
Date:	