flowchart TD

A[Initial Call Received] --> B{First Timer?}

B -- Yes --> C[Explain Novated Leasing]

B -- No --> D[Confirm Requirements]

C --> D

D --> E[Gather Essential Information]

E --> F[Complete Quote in Miles]

F --> G[Send Quote to Customer]

G --> H{Customer Proceeds?}

H -- No --> I[Follow-up Call Schedule]

I -- Re-engage --> H

H -- Yes --> J[Trade Appraisal if applicable]

J --> K[Finance Application Process]

K --> L[Finance Pre-Assessment]

L --> M{Approval Status}

M -- Declined --> N[Review Alternatives]

N --> K

M -- Conditionally Approved --> O[Meet Conditions]

O --> P[Vehicle Procurement]

M -- Approved --> P

P --> P1[Non-Dealer Sale]

P1 --> P2{Sale Type?}

P2 -- Private Sale --> P3[Private Sale Requirements]

P2 -- Sale & Leaseback --> P4[Leaseback Requirements]

P2 -- Company Sale --> P5[Company Sale Requirements]

P3 --> Q[Submit Vehicle Order]

P4 --> Q

P5 --> Q

P --> Q

K --> K1[Refinance Process]

K1 --> K2[Refinance Requirements]

K2 --> L

Q --> Q1[PHEV/EV Special Process]

Q1 --> Q2[Verify March 31 Deadline]

Q2 --> Q3[Confirm FBT Exemption]

Q3 --> R[Generate Finance Documents]

Q --> R

R --> S[Process Document Execution]

S --> T[Submit for Funding]

T --> U[Settlement Process]

U --> V[Vehicle Delivery]

V --> W[Post-Delivery Follow-up]

W --> X[Ongoing Account Management]