

NEW ACCOUNT PME
Olivier Erpelding

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KBC LU Operational Leasing

Date: 7-12-2025

Valid until: 7-12-2025

Quotation: 3519483/036

Term: 36 Months

Kms/year: 25000

Total kms: 75,000

This offer is governed by our 'Framework Agreement's General Terms and Conditions regarding Operating Lease, (abbreviated 'GTC'), which you acknowledge having received, read and accepted. You can also find the terms and conditions, and data protection statement at www.kbc.be/autolease/legal. This offer is subject to acceptance of the credit file by KBC Lease Luxembourg and the Insurance file by the Insurer. It also applies only to the extent that the prices and rates on the basis of which it was calculated remained unchanged at the time of ordering the vehicle (the list price, the prices of the options and the discount mentioned in the offer of the provider, the insurance rates, the taxes and the interest charges, etc.).

Vehicle description

HONDA CIVIC

Type:	SEDAN	Number of doors:	4-door	Fiscal hp:	8
Fuel :	Electric	Towing capacity:	750 kg	kW :	118
CC:	1993	Transmission:	AUT	CO ₂ (WLTP):	108

Price summary in euros, vehicle + options

	Price excl. vat	% Discount	Discount excl. vat	Net excl. vat
Vehicle list price:	45,550.50	6.00	2,733.03	42,817.47
Price of options:	12,614.86		0.00	12,614.86
Total, vehicle + options:	58,165.36		2,733.03	55,432.33

Summary of monthly lease payments, in euros

	Price excl. VAT	Price incl. VAT
Lease payment excl. energy:	711.69	832.68
Advance energy charge:	0.00	0.00
Lease payment incl. energy:	711.69	832.68

ORDER FOR APPROVAL + required fields (*)

Vehicle Number: Desired delivery date:/...../.....

Colour of vehicle/code (*):

Interior (upholstery + colour)/code (*):

Garage (*)

Address:

Name of driver (in capital letters) (*): Date of birth (*):/...../.....

Address:

E-mail: Language:

Mobile phone:

Customer details Date (*):/...../.....

Replaces contract/license plate:

Signature (*):

Contact name (*):

Position (*):

Reference:

Cost centre:

The specified CO₂ emissions rating that has been calculated based on the vehicle's standard-specification model, only serves as an indication and is not for use in calculating the taxable benefit in kind which only takes into account the CO₂ emissions as they are specified on the certificate of conformity. The actual CO₂ emissions can vary based on the options chosen. The standard-specification model specified in the offer is included in the list price and is for information purposes only. The size of winter tyres depends on availability and the sizes noted on the certificate of conformity.

Vehicle data for tax purposes

Current data for tax purposes:

CO ₂ (WLTP):	108 gr/km	Electric consumption: N/A	Tax value on 16-06-2025 (incl. VAT): € 48,719.07
Eco class:	A	BIK/month: € 241.32	

Contract details

Term: 36 Months	Kms/year: 15,000	Total kms: 45,000
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Price of vehicle + options

	Price excl. VAT	% Discount	Discount/excl. VAT	Net/excl. VAT
HONDA CIVIC	45,550.50	6.00	2,733.03	42,817.47
Metallic paint	1181.14	0.00	0.00	1181.14
Preparation Driving Assistant Pack Plus	0.00	0.00	0.00	0.00
Premium Pack	11,433.72	0.00	0.00	11,433.72
Total vehicle + options	58,165.36		2,733.03	55,432.33

Composition of monthly lease payments in euros

	Included	Price excl. VAT
Financial rental	Yes	491.27
Repair and Maintenance	Yes	35.15
Summer Tires (<i>Unlimited</i> , 205/65 Radial17)	Yes	27.42
Winter Tires (<i>Unlimited</i>)	Yes	38.49
Insurance (LeFoyer)	Yes	
– <i>Third-party liability and Legal assistance (bonus-malus TPL 7)</i>		26.95
– <i>Personal injuries</i>		3.04
– <i>Comprehensive coverage (Own risk client: 887.44 Euro)</i>		95.97
Assistance (VAB Euro Silver Lux)	Yes	9.86
Relief vehicle (Small Middle Class 24Hr (Cat. B))	Yes	9.70
Road tax	Yes	4.50
Fuel	No	
Subscription electric charge	No	
Technical inspection	Yes	0.00
Other services	No	
Total		742.35

Statement kilometre balance

+ 0.0255 EUR per more kms travelled

– 0.0237 EUR per fewer kms travelled

(see the General Terms and Conditions, Article 5.b. with respect to large kilometre deviations: for deviations up to 10%, the price for more or fewer kilometres travelled applies.)

Detailed information regarding the standard options can be found on the carmaker's website. Remember that these options may change between the time of ordering and delivery. This falls outside the responsibility of KBC Autolease. Please contact your dealer for more details.

You get more than you think

Did you know that the items included in your quote cover more than you might think at first sight?

Financial leasing

Includes depreciation and interest (calculated on the difference between the investment and estimated residual value), management fees and delivery costs.

Government bonuses are directly integrated into our offer in accordance with the legal criteria of the Ministry of the Environment. If at the time of delivery the vehicle no longer meets the legal criteria, KBC Autolease will adjust the rent accordingly and without the customer's consent.

Regarding 100% electric vehicles, the bonus depends on the consumption in Kwh/100km which may vary depending on the options selected. This consumption is not always communicated precisely by the manufacturer. KBC Autolease communicates this data for informational purposes and cannot be held responsible for any difference from the official consumption level shown on the certificate of conformity.

Repairs and maintenances

Overhauls, an annual preventive inspection, periodic servicing required by the maker & mechanical repairs. Work to be carried out by an **official dealer or registered garage chosen by you**, with our preference for sustainable repair.

Tyres

- **Unlimited number of premium summer and winter tyres¹**, when subject to normal use. Replacement tyres to be fitted by an [approved tyre centre](#). Dealers may also replace tyres during maintenance or repair work, but only in the event of defects.
- KBC Autolease will not be held liable in the event that no tires are available for the rented vehicle, or if the manufacturer's technical specifications for winter tires mentioned on the certificate of conformity should result in additional costs.
- Winter tyres are allowed between 1 October and 30 April.

Car insurance

- **Third-party liability motor insurance** covers loss, damage or injury suffered by others if you cause an accident for which you are liable.
- **The material damage section** deals with recovering the cost of any damage caused to your vehicle. The insurance company assumes the risks of the vehicle being completely written off and of a partial loss (for instance, as a result of theft, damage to the vehicle, storm and glass breakage) in accordance with the terms of the risk arrangement. Various deductibles options are available. The premium and deductible are fixed throughout the entire contract period, regardless of the number of claims made.
- If your vehicle has to be repaired, you can use our extensive network of [repairers](#) that specialise in sustainable repairs.
- **Legal assistance insurance** intervenes in the defence on behalf of the insured.
- **Driver's bodily injury insurance** reimburses the driver for the bodily injuries sustained in a traffic accident, regardless of whether he/she is at fault or not.

Vehicle assistance (VAB Euro Silver Lux)

- Provided around-the-clock by VAB in the event of breakdown, accident, theft, vandalism, fire, stolen number plate or self-inflicted situations (e.g., puncture or empty fuel tank).
- Covers all the European countries shown on the green card.
- **Replacement vehicle made available for seven days** if your vehicle is immobile for more than 24 hours.

Replacement vehicle (Small Middle Class 24Hr (Cat. B))

If your car can't be made roadworthy within 24 hours, you'll be given a replacement vehicle (type B) until your car is repaired: **for an unlimited number of days** during the time it takes to complete the repairs.

Road tax

Road tax is the annual tax levied on motor vehicles.

Vehicle inspection

The cost of the vehicle inspection is also included in the lease price.

Acquisition of vehicle

If you wish to buy back the vehicle at the end of your leasing contract, we will be pleased to inform you (at the earliest 3 months before the end of the contract).

Only the driver or the customer (employer) can buy back the vehicle at the end of the contract.

On the other hand, if the driver wants to buy back the vehicle at the end of an operational leasing contract or a leasing contract with matrix, the vehicle must have been driven less than 120,000 km and must be less than 60 months old.

Furthermore, in case of a financial leasing or renting 15+ contract with a purchase option lower than the fiscal grid (valuation of the vehicles according to their age), only the client company will be able to exercise this purchase option and not the driver.

In all other situations, in case of a driver buy-back, an amount of 500€ without VAT will be added to the buy-back amount in order to cover the technical warranty for one year.

Return of vehicle

If your vehicle is damaged, including damages to the windscreen (impacts, cracks, scratches), we ask you to make the repairs as soon as possible and in any case before the end of your contract. The repairs must be completed before the vehicle is returned.

¹Unless otherwise stated in your quote

KBC MoveSmart to help you every day

Our web platform and app, for Fleet Managers and drivers, are there to help you every day. Let your drivers make their leasing offers in accordance with your Car Policy, compare models, order their new vehicle or allow you as Fleet Manager to manage your fleet: KBC MoveSmart is made for you!

On the road, daily help is available for your drivers to find a dealer for maintenance, a tire centre, call roadside assistance, ... think of KBC MoveSmart. Browse to www.kbclease.lu/en/product/financing/leasing/kbc-movesmart-app.html to download our app.

This document is an information fact sheet and may be updated regularly. The legal terms and conditions and our data protection statement are available on [our website](#).