Rental terms EVERYTHING YOU NEED TO KNOW ABOUT RENTING A CAR FROM HERTZ Hertz. 28 mars 2023



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Important information about your car rental

This summary aims to help you understand what is included and excluded in you Rental Agreement (defined below) and the options available to improve your experience. Please do not hesitate to ask the staff at the Hertz office if you need further information.

Useful tips

YOUR RESPONSIBILITY

You are liable to us if the car is lost or damaged as well as for traffic fines and other charges that arise during the Rental Period.

DAMAGE

Check if there is any damage to the vehicle before you drive away and record any deviations from the vehicle report and notify the rental office. This helps to avoid damage disputes on return.

INSURANCE AND WAIVERS

Read the Rental Agreement carefully to understand your obligations in connection with the car rental. It is important that you are aware that your insurance and waivers may be void if you are in breach of your obligations.

RETURN

You may have to pay extra charges if you return the vehicle at a different time or place to that agreed with us or if it is in a particularly dirty or smelly condition. Smoking in the vehicle will incur an extra charge.

RETURN OUTSIDE OF OPENING HOURS

If we have agreed that you will return the car outside of Hertz office opening hours, it is important that you are aware that you are responsible for the vehicle until our staff have taken care of it when the office re-opens.

Contacts and remedies

- 1 You can contact the staff at the Hertz office at the end of the Rental Period or at any time call using the number on the digital rental agreement.
- After the rental period, you can contact Hertz
 Customer Services during office hours (using the
 number on the digital rental agreement) and we will
 help resolve any issues.
- If we are unable to resolve your issues to your satisfaction, and you rented the car in another European country, you can contact the European Car Rental Conciliation Service (ECRCS), which is an independent mediation service, or seek online dispute resolution (ODR).

See Annex 6 (Contact Details) of the Rental Terms
for full information





For full information, please read the Rental Terms in this booklet. You can refer to our Website hertz.com (or national variations) and read our Guide to Car Rental to get more information about prices, products and location information. Thank you for choosing to rent with Hertz!





This includes

INSURANCE

Third party insurance is included in your rate and protects you or any authorised drivers against claims from any other person for death, injury or damage to property if you have an accident.

DAMAGE WAIVERS

Most rates include Collision Damage Waiver (CDW) and Theft Protection (TP). These waivers limit your liability to us for damage to or loss of the vehicle to the deductions stated on your Rental Agreement or in the CountrySpecific Terms.

FUEL

Your rental is provided with a full tank or fully charged if it's an electric car. You must return the car with a full tank or charged up to 80%, alternatively pay for the additional fuel required, including a Refueling Service Charge for the convenience of having us refuel the vehicle for you.

BREAKDOWN SERVICE

A basic breakdown service is included in your Rental Agreement to cover call outs for mechanical faults and accidents

EQUIPMENT

Your rate includes all mandatory equipment.

MILEAGE

Although there is normally no limit on the distance covered during the Rental Period, there may be some exceptions which are specified in your Rental Agreement.



This does not include

You can add an additional driver to the agreement. We may need to see the person's driver's license and an additional fee will be charged.

You can also buy additional protection for injury to the driver or loss of or damage to your or your passengers' belongings by purchasing **Personal Insurance** (PI)

You can reduce your liability to us for the CDW or TP excess to zero by purchasing SuperCover (SC).

As a cheaper alternative, where available, you can choose G&T (Glass & Tyres)* to eliminate your liability for the CDW or TP excess for damage to the vehicle's windows and tyres.

You can choose to pay for a whole tank of fuel in advance so you don't need to fill the tank on return (although no refund will be given for any unused fuel). Ask for the **Fuel Purchase Option** (FPO).

In some countries, you can purchase additional cover for the call out costs relating to breakdowns that are your fault, including for flat batteries, lost keys, use of the wrong fuel or keys locked in the vehicle with our **Personal Emergency Roadside Service (PERS)**.

You can choose from our range of additional equipment and services, such as Hertz NeverLost, child seats, winter tyres, snow chains and Wi-Fi, subject to availability at each Hertz office.

We do not cover you for any parking fines, private parking charges, road tolls or traffic violations you incur during the rental period. We will process these on your behalf, pass on the charge to you and add an administration fee.

*G&T is not available in Sweden



Rental agreement

By reserving a car, you enter into a rental agreement (generally called "Rental Agreement") with us. You will receive a summary of your rental with information on, for example, the rental period, additional services and an estimate of charges. By signing, you confirm that the details are correct. In connection with the reservation, you will also recieve information stated in a reservation confirmation ("Reservation Confirmation"). The Rental Agreement applies between you as the person signing and the Hertz company or franchisee and all references to "Hertz", "we", "us" and "ours" relate to this company.

The Rental Agreement consists of the Reservation Confirmation, the rental terms set out in this document (the "Rental Terms"), the country specific terms with local rules (the "Country Specific Terms") and other policies ("Policies") which are made available on our website hertz.com (the "Website") in connection with the reservation. If there is conflicting information in the agreement documents, the Reservation Confirmation shall take precedence over the Rental Terms and the Country Specific Terms, while the Country Specific Terms shall take precedence over the Rental Terms. In the event of an extension of your rental period, you will need to enter into a new Rental Agreement.

Responsibility

OURS: We are responsible to provide the vehicle in a good overall and operating condition and for replacing the vehicle in the event of a breakdown. We do not provide a replacement car for breakdowns that you yourself caused. Our liability includes death and personal injury resulting from our acts or omissions. This does not include other losses resulting from car rental, unless they are a direct and forseeable result of our negligence or breach of the Rental Agreement. In this case, our liability to you does not cover loss of profits or loss of opportunities.

YOURS: You must take care of, use and return the car in accordance with the terms of the Rental Agreement. You are responsible for the vehicle from the moment you pick it up until you return both the vehicle and its keys, and we have confirmed the return. This period is referred to below as "Rental period".

Read through the Rental Agreement carefully so that you fully understand your responsibilities.



You are liable to us if the vehicle is returned late, lost or damaged, as well as for traffic fines and other charges that arise during the rental period.



Disputes

We aim to resolve all disputes amicably. For contact details and information about any available independent dispute resolution services, please see Annex 6 (Contact Details).

If we are unable to resolve a dispute, Swedish law shall apply. Any part of this Rental Agreement which is held to be illegal or unenforceable under applicable law shall be considered to have been deleted, leaving the remainder in full force and effect.



Privacy

When you rent with us, you consent to us processing your personal information in accordance with our Privacy Policy See Annex 5 (Privacy Policy) for further information.

Terms for long-term rental

If the Rental Period is 28 days or longer, you must return the vehicle to one of our rental locations at least every 28 days or at any time requested by us. We reserve the right to terminate this Rental Agreement at any time by giving you 30 days' notice either orally or in writing. The rental period may not exceed 365 days, after which the Rental agreement terminates and the car must be returned.

Insurance information

We are insurance intermediaries in accordance with the law (2005:405) on insurance mediation and are therefore obliged to provide information about our mediation. All such information is available on our Website.





Charges

Your rental agreement shows any charges agreed at the start of the Rental Period (which have not been paid in advance). Through your reservation, you agree to pay these and any charges that arise under the Rental Period.

Please <u>see Annex 1</u> (Charges Explained) for an explanation of the main charges and potential other charges that may arise from your rental. You will receive a final invoice after returning the car.

CURRENCY CONVERSION

If you are travelling we may give you the option to pay in your home currency using a competitive rate of exchange. Please <u>see Annex 7</u> (Currency Conversion) for more information about the countries that provide this service.



We typically reserve an amount on your credit card (or charge a deposit fee) at least equal to the estimated charges shown on your Rental Agreement.

We have the right to reserve a higher amount or charge a higher deposit fee if, for any reason, we deem it necessary and we have the right to make a new reservation if you extend your rental. This amount is released upon return after you have paid the rental charges. We also have the right to request advance payment of the rental charges. You can get full information at the rental location when picking up the car or in our Policies, which are available on our Website.

Vehicle

DEFINITION: All references to the "vehicle" in the Rental Terms refer to the vehicle we supply to you, including any replacements, plus all parts and accessories belonging to the vehicle and any additional equipment to which you access (e.g. child seats, NeverLost devices, DVD players, snow chains, etc.).

CONDITION: It is important that you check the condition of the vehicle at the start of the rental and on return. We will provide a summary of any pre-existing damage on our Vehicle Condition Report. See Annex 3 (Damage Policy) for more information on how we process damage caused during your rental.

THE FUEL PURCHASE OPTION

Your might find it more convinient to pay for a full tank at the start of the rental and save time refuelling on return by taking this option. **CARE:** You are responsible for looking after the vehicle and reducing the risk of breakdown and damage by complying with our Restrictions (see below).

FUEL: Your rental is provided with a full tank or fully charged if it's an electric car. You must return the car with a full tank or charged up to 80%, alternatively pay for the additional fuel required, including a Refueling Service Charge for the convenience of having us refuel the vehicle for you.

In <u>Annex 2</u> (Fuel Policy) you will find a full explanation of your options.



You are responsible for returning the vehicle in the condition we provided it in, subject to fair wear and tear. You will be responsible to us, to the extent allowed under applicable law, for any additional damage found on return.



Restrictions

USE: The vehicle belongs to us and you may not sub-rent it, transfer or sell it. You may not use the vehicle:

- · To carry passengers for remuneration (e.g. as a taxi or car sharing arrangement or similar).
- Off road or on roads unsuitable for the vehicle (including race tracks).
- · To transport animals (without us having explicitly given our permission for you to do so).
- · To overload the vehicle with passengers and/or baggage.

To tow or push any vehicle, trailer or other object (without our express permission).

- To carry anything which may harm the vehicle (including explosive or combustible materials) or delay our ability to rent the vehicle again (because of its condition or smell).
- · To carry cargo for remuneration (except in the case of trucks and vans).
- To take part in any race, rally or other contest.
- In restricted areas, including airport service roads and associated areas.
- In contravention of any traffic or other regulations.
- · For any illegal purposes.

CARE: It is important that you use the right fuel and check tyres, tyre pressure and gauges for oil and other liquids and, if necessary, replenish them. You must observe and comply with the vehicle's warning system and notify us of any faults.

AUTHORISED DRIVERS: Only the renter and any other person authorised by us may drive the vehicle, although they may not drive if they are over-tired or under the influence of any substance that may impair their consciousness or ability to react, such as alcohol, drugs or certain medication. Regardless of whether additional drivers have been approved and added to the Rental Agreement, it is the renter of the vehicle who is responsible for ensuring that the person driving the vehicle is authorised to do so.

DRIVING OUTSIDE SWEDEN: You may drive the vehicle in the countries specified in the Country Specific Terms, but you must inform us of this in advance so we can note this on the Rental Agreement. If you want to drive the car in any other country you must gain our prior permission.

MULTIPLE RENTALS: You may not rent more than one vehicle at any time, unless you have set up a corporate account with us and have our prior permission to do so.



If you do not comply with these restrictions:

- You will be liable for any damage, losses and expenses we suffer as a result.
- You may lose the benefit of any insurance or waivers of liability you have taken.
- We may terminate the Rental Agreement and take the vehicle back at any time at your expense.



Fines, tolls and other charges

You are responsible for all parking fines, parking fees, speeding fines, road tolls, congestion charges and other similar fines and charges incurred during the Rental Period. Some of these will be sent to us for payment, which we will pay and recover from you by way of reimbursement. Alternatively, we may be required to provide your details to the relevant authority, who will contact you directly. When driving outside of Sweden, you are responsible controlling what rules that apply in the country in question.



In addition to the cost of the fine or fee we may charge an administration fee per fine/case as compensation for the time and costs in dealing with this matters (see the Country-specific Terms and Conditions).

Breakdown

ASSISTANCE: If you experience any problem with the vehicle due to mechanical failure or accident you should call Emergency Roadside Assistance (see the Country Specific Terms) and they will arrange help. Although this service is included in your rate, you will be responsible to us for any breakdown call out costs we incur where you are at fault. Please note that you must not allow anyone to service or repair the vehicle without our permission.

PERS (Premium Emergency Roadside Assistance)

In some countries, you can purchase this additional product to cover breakdown call out costs where you are at fault. You can find further information in Annex 4 (Insurance and Waivers).

Accidents

If you have an accident you agree to co-operate with us and our insurers in any investigation or subsequent legal proceedings. You must also follow the procedure below:

NOTIFICATION: You must inform the Hertz office and Roadside Assistance if there is damage to the vehicle, using the numbers in the Country Specific Terms or in the Rental Agreement. Report the accident to the police as soon as possible if anyone has been injured or property has been damaged. The Country Specific Terms provide more information on any additional requirements and deviations.

ACCIDENT REPORT (ARF): Complete the accident report (available either in the vehicle or by request on return) and hand it to a member of the Hertz staff. The accident report must be completed, signed and, where possible, approved by all third parties, even if there is no damage to the vehicle.

DO NOT ADMIT FAULT: Take the name and address of everyone involved, including witnesses, and collect the information requested on the accident report.



If you fail to comply with these accident instructions your waiver products may be void. Please check your Country Specific Terms for full requirements.



Damage and theft

RESPONSIBILITY: You are responsible for all losses incurred by us to the full value of the vehicle if the vehicle is lost or damaged during your rental and our costs unless the loss or damage is directly due to us or we have been reimbursed by a third party or their insurers.

SECURITY: You are responsible for the security of the vehicle and should always try to minimise the risk of theft or vandalism by parking in a safe place. Always remove valuable items (including any removable radio, DVDplayer or NeverLost unit) from sight and make sure the vehicle is locked. You must also comply with our return instructions (see Return below).



IMPORTANT: Your liability to us may include (amongst others):

- · cost of repairs
 - loss of rental income
- · towing and storage charges
- · loss in value of the vehicle
- an administration charge to recover our costs for dealing with these issues and any related claim

THEFT: If the vehicle is stolen you need to inform the police, call the rental location as soon as you can and complete an ARF (see the Accident procedure above). You must be able to show that you have taken appropriate care by returning the keys to us, otherwise our applicable waiver products will be invalid.

Options for insurance and waivers

Your rate automatically includes Third Party Liability Insurance which protects you and any authorised driver against claims from any other person for death, personal injury or damage to property caused by the vehicle during the rental. In addition (if not already included in your rate) you can choose:

- Optional waivers (such as SuperCover, CDW and TP) to reduce or eliminate your liability to us for damage to or loss of vehicle; and
- Personal Insurance (PI): to provide cover for you and your passengers for (i) death, injury and medical expenses, and (ii) loss of or damage to possessions, when using the vehicle.

If you accept our optional products, you will agree to the terms set out in Annex 4 (Insurance and Waivers).

THIRD-PARTY INSURANCE: If you have purchased excess waiver or similar from a third party to cover your liability to us for the excess under our waiver products, you will remain liable to us for any amount due up to the excess and must seek reimbursement from your insurer.



To the extent allowed under applicable law, our insurance and waiver products will be void if you breach these Rental Terms, or if the loss or damage is caused intentionally. Our waivers may also be invalid if the loss or damage is caused by the gross negligence of you or an authorised driver. You can find complete information about the exclusions in Annex 4 (Insurance and Waivers).



Return procedure

REQUIREMENTS: You need to return the vehicle to the return location by the time stated on your Rental Agreement, or as otherwise agreed with us, or additional charges may apply (see Variations below).

OUTSIDE OPENING HOURS: You may return the vehicle outside location opening hours with our prior agreement, in which case you must:

 Parking: lock the vehicle and park in our car park or, if unavailable a secure place nearby.







If you return the vehicle out of hours, you will remain fully responsible for the vehicle, including any damage, until we have taken car of it and confirmed the return.

Variations

CHANGE OF TIME OR LOCATION: If you want to change the time or place of return or request that we collect the vehicle, you should call the Hertz office on the number provided on the Rental Agreement. All changes to the agreed return are at our discretion and may involve additional costs.



A change to the return time may increase to your rental charges, as another rate may apply. If you chawnge return location, we may charge a One Way Fee to cover our cost of transporting the car back to the original office.

LATE RETURN: Your rental charges are calculated in 24 hour periods from the time shown on the Rental Agreement. If you return the vehicle late you enter into a new 24 hour period and will be charged for that and every successive 24 hour period you enter before return at a current, standard rate.

We allow a short "grace period" to return the vehicle without being charged an extra day. You can find more information in <u>Annex 1</u> (Charges Explained). You can also ask the staff at the Hertz office for more information.

In certain circumstances, we may also apply a small Early Return Charge or Late Return Charge towards costs we incur if you return the vehicle other than at the agreed time. More information can be found in Annex 1 (Charges Explained).

Charges

NOTIFICATION: We will check the vehicle on your return and add any additional charges arising from your use of the vehicle, such as for fuel, vehicle condition/damage and early/late return, to your invoice. In <u>Annex 1</u> (Declaration of Costs) there is a detailed list of potential fees.



Some charges can't be finally determined on return, such as for extensive damage or any fines we recieve relating to your rental. We will notify you of any such charges and arrange for payment when these are identified.

INVOICE AND PAYMENT: We will provide an invoice on your return or by email or post. If you don't pay your charges in the time indicated on your invoice we may charge you the applicable statutory commercial interest on the outstanding charges.



1. General

- 1.1 These country-specific terms (the "Terms") form part of the Rental Agreement which you enter into when making a reservation (the "Rental Agreement"). Unless otherwise stated, the definitions used in the Rental Agreement shall also apply to the Terms.
- 1.2 The Terms apply to the rental of vehicles within Sweden. The Terms apply when renting a passenger car or light truck up to 3.5 tons.

2. The use of the vehicle

- A copy of the Rental agreement must, during the Rental Period, be kept in the vehicle and on request be presented to a police officer, customs officer or other entity representing our interests. You may use the vehicle for normal use within Sweden. If you wish to use the vehicle outside Sweden, you must gain our prior written permission. Your right to use of the vehicle in accordance with the Terms will terminate immediately if you attempt to drive the vehicle outside Sweden without our prior written permission. This means that the police/customs or any other entity representing our interests has the right to seize and detain the vehicle. You will be liable for, and shall indemnify us for any charges we may suffer if you or your proxy have wrongfully driven, or attempted to drive, outside of Sweden or any other country unless we have given our prior written permission.
- 2.2 If you have driven the vehicle outside Sweden, we also have the right to add a foreign surcharge. If the vehicle is driven into Norway, Denmark or Finland, this surcharge will amount to SEK 375 including VAT. For other countries this surcharge will amount to SEK 375 including VAT per day, not exceeding SEK 2250 including VAT per rental period



We have the right to inspect the vehicle during the Rental Period, when we have reason to assume our ownership rights are being endangered or there is a significant risk of loss of value in excess of what can be expected from normal use.

- You must not use the vehicle to transport animals (unless we have given you our prior permission to do so).

 More information about the conditions for transporting animals is set out on our Webiste (Djur i hyrbil)
- The vehicle may be used for practice driving provided that the requirements for practice driving issued by the

 Swedish Transport Agency (Sw. Transportstyrelsen) are fulfilled. In case of practice driving an additional driver fee, a young driver fee if the additional driver is 24 years old or younger and an added excess in case of damage. More information about the conditions for practice driving, including information about the additional fees, is set out on our Website (Övningsköra i hyrbil).
- If you have protected identity, you will only be able to rent a vehicle from one of our manned stations and the vehicle needs to be picked up during such station's manned opening hours. Booking must be made via our Sales center that you can reach on 07 71 211 212.



3. Rental charges and late payment

- 3.1 The rental charges are specified in the Reservation Confirmation you receive when making the reservation. You are responsible for paying the rental fees. If you, when making the reservation, specify that the rental charges will be paid by a third party, such as a legal entity, you will be jointly and severally responsible to pay all rental charges. We also have the right to charge you post-return for any additional charges incurred during the rental period.
- 3.2 When picking up the car, we always reserve an amount on your payment or credit card that is at least as large as the estimated costs shown in the Booking Confirmation + SEK 2,000. Deviations may occur. We have the right to make a major reservation / authorization if we for any reason deem it necessary and we have the right to make a new reservation if we extend your rental. We also have the right to request an advance on the rental costs. The amount that we authorize is reserved between 3–30 banking days, depending on which bank you as a customer have.

By accepting the terms of the lease, the lessee allows the owner of the vehicle to debit the debet-, or credit card used for the booking and / or collection of the car, that the owner can debit the lessee's debet-, or credit card or deposit for all amounts and fees the lessee is responsible for according to the rental agreement and that all fees are charged without prior notice. In the event of damage, the deductible is charged to the specified payment method, and the tenant is responsible for claiming compensation from his own insurance company in cases where the tenant is insured through someone other than Hertz.

3.3 If you do not pay the rental charges on the agreed date, we will place a penalty fee corresponding to an interest rate of the Central Bank of Sweden's (Sw. Riksbanken) reference rate applicable at the time. An additional 8 percentage points and a reminder fee of SEK 50 including VAT will be charged.



When invoicing, we have the right to charge an administration charge of SEK 62.50 including VAT.

4. Cancellation of a late or non-delivery

We will provide the vehicle at an agreed time. If we are unable to fulfil this, you are entitled to a reduction of the rental charges by an amount corresponding to the delay or, if the delay is significant, terminate the Rental Agreement. You do not have the right to terminate the agreement if we immediately, and without serious inconvenience to you, offer another acceptable vehicle.

5. Service inspections

You must observe and comply with the vehicle's warning system and notify us of any faults. If the vehicle is rented on a monthly basis, you are responsible for ensuring that the prescribed service inspections are carried out at a body repair shop designated by us and that stamp is inserted into the service book. The vehicle's service intervals must comply with the vehicle's instruction manual and indications from service lights.

When such service inspection takes place, we must, on request, specify the odometer reading. If you do not comply with the above, you will be charged with the table set out on **Skadematris**.

We will reimburse any costs related to the service inspection.





6. Our responsibility in the event of breakdown or damage

We are by law responsible to provide the vehicle in a good overall and operating condition. In the event of vehicle breakdown or mechanical faults due to poor vehicle condition you will be entitled to a reduction of the rental charges or, if it has a significant impact on you, terminate the Rental Agreement. However, the agreement may not be terminated if we, without unreasonable delay, ensure that the vehicle is repaired or provide a replacement vehicle of which you have no valid reason to refuse.

If a breakdown occurs due to a traffic incident or mechanical fault, which disables further travel, or in the event of theft, the Rental Agreement shall be terminated after you have notified us of the situation. If the vehicle is stolen you need to file a police report.

7. Congestion charges, infrastructure charges, road tolls and traffic fines

When driving in central parts of Stockholm and Gothenburg, a congestion charge or infrastructure charge is in some cases applied. Some of these will be sent to us for payment, which we will pay and recover from you by way of reimbursement. Further information about these charges is provided in our policies available on our Website.



We will invoice you the actual costs of congestion charges incurred during the Rental Period and an additional administration charge of 25 % of the actual charges. The administration charge is limited to a total amount of SEK 250. We will also invoice you a so-called road and traffic fee amounting to a fixed rate of SEK 22 per day.

8. Fuel charges

If you choose to return the vehichle without filling up the tank to 100% or recharging the electric vehichle's battery to at least the same level as at the time you picked up the car, we have the right to charge a fee. The refueling/recharging fee amounts to 400 SEK including VAT and in addition you will also be charged the actual fuel/charge cost.



9. Administration charge

- Fines, tolls and other charges



If you do not pay fines, costs and charges relating to you rental caused by actions and violations that you are responsible for under the Rental Agreement, and we have to pay those costs as the owners of the car, we have the right to, in addition to the actual amount paid, charge you handling fee of SEK 500 including VAT for each case. We may further be required to provide your details to the relevant authority, in this case an administration charge of SEK 500 including VAT per event will be applied.

10. Responsibility and liability for damage to or loss of the vehicle

You are liable and shall indemnify us for any damage incurred to the vehicle during the Rental Period with the restrictions that follow from this paragraph. Damage includes of loss of the vehicle and any damage that occurred during the Rental Period. Normal wear and tear or deficiencies to the vehicle is not recorded.

Your liability is thorough, but you do not need to compensate us for any damage if we have been reimbursed by a third party or their insurers.

If you rent the vehicle for customer purposes rather than for business-related activities, you will not be liable for damage to the vehicle if you can prove that such damage was not caused by your negligence.

The compensation levels below apply unless you have a valid waiver product. You must be able to show that you have fulfilled your obligations, such as filing a damage report, in the event of damage to the vehicle. If you are not at fault for a parking-related damage, if which the third party leaves the scene, a police report must be filed and witness statements taken if possible. You agree to consult and approve the damage documentation provided by us prior to departure.

| Damage type | Maximum damage cost | With reduction | With elimination |
|---|-------------------------------|-------------------------------|-------------------------------|
| Vehicle damage, fire damage, salvage and rescue, theft, legal expenses and clearance damage | SEK 22 000 | SEK 8 500 | - |
| Traffic damage, third party damage | SEK 3 500 | SEK 3500 | _ |
| Unlawfully taking of the vehicle using a key | The full value of the vehicle | The full value of the vehicle | The full value of the vehicle |
| Glass damage | SEK 10 000 | SEK 10 000 | - |
| Damage, caused by a driver younger than 25 | SEK 2 000 | SEK 2000 | SEK 2 000 |



For vans, an additional fee of SEK 1,500 including VAT per claim and claim component shall be charged.



11. Our right of termination etc.

In addition to what is specified in the Rental Agreement, we have the right to terminate the Rental Agreement or, as applicable, decline to enter into a Rental Agreement with you, if:

- You do not fulfil your payment commitments nor pay within a reasonable period of time after we remind you of this,
- **(b)** The credit card specified in the booking reservation expires,
- (c) You and/or an authorized driver are added to Biluthyrarna Sverige's information list during the Rental Period,
- (d) You otherwise violate a provision in the Rental Agreement, and the compliance with such provision is of significant importance to us, or
- (e) Your driver's license is revoked, broken and or not approved during valledation or if you have a non-Swedish driver's license you must have a passport/ID card.
- (f) You fail a credit check.

12. Insurance information

We are an insurance distributor under the Swedish Insurance Distribution Act (Sw. Lag (2018:129 "om försäkringsdistribution") and therefore obligated to provide infromation about our information. All such information is available on our Website.

13. Biluthyrarna Sverige's ("BUS") information list

If you and/or an authorised driver breach the Rental Agreement or otherwise cause us harm, it is routinely reported to BUS's information list. The information list is distributed to affiliated car rental companies with a recommendation not to support vehicles to the persons listed in the list.

14. Credit check

In order to rent a car from us you must be solvent and have the ability to pay, which we will control through a credit check. Such a credit check may be run in connection with every booking at the time of the collection of the car.



General description of the insurance offered by Codan Försikring A/S through the Trygg-Hansa Försäkring branch

You have the option to choose insurance during the Rental Period. The insurer in this case is Codan Försikring A/S through Trygg-Hansa Försäkring (branch). This insurance covers damage to the rented vehicle for controls, smoking, pets and the like, damage caused by an amount not exceeding SEK 22,000 ("Maximum running out of fuel or refueling with improper fuel, if the car Amount"). It is not possible to take out insurance cover for the theft of a vehicle with a key. TPI reduces the liability for damage to the car up to the maximum amount for theft and CDI reduces the liability for damage to the vehicle up to the maximum amount for the remaining claim components as provided for in column 1) below.

SCI reduces liability for damage to the vehicle up to the witness statements provided. maximum coverage as provided for in column 2) below on the condition that both TPI and CDI are purchased. If the driver is under 25 years of age and causes damage, an excess of SEK 2,000 shall apply. For minibuses and vans, an additional fee of SEK 1500 per claim and claim component shall be charged. The insurance applies only in Sweden if we have not approved use in another country.

What the insurance does not apply to: additional rented equipment, damage caused by carelessness or negligence e.g. a carelessly loaded car, stained or broken interior, broken is stolen with a key or if the person who hired the car cannot return the car's keys.

Your responsibilities: to in the event of any damage, immediately submit a damage report to whoever you hired the car from. In the event of parking damage, hit-and-run, theft or collision with an animal, a police report must be filed and, if possible,

| Claim components | Excesses | |
|---|------------|--------|
| (Maximum indemnity amount SEK 22,000) | 1) TPI/CDI | 2) SCI |
| Vehicle damage, Traffic damage, Theft, Fire damage, Salvage and rescue, Legal expenses, Glass damage | SEK 8 500 | - |

You can also choose to take out PAI insurance that applies in the event of traffic accidents. If you are injured, you can receive invalidity benefits of up to SEK 500,000, death benefits of SEK 50,000, and benefits to cover essential medical, travel and dental expenses. The amounts apply to each of the passengers. Up to SEK 10,000 of damaged personal property is indemnified. In addition to this, the insurance guarantees all persons legally residing in Sweden swift access to qualified specialist care following examination and referral by a doctor should an accident occur.

The PAI also includes accidental damage coverage that includes indemnity for incorrect refueling or interior damage. The accidental damage coverage indemnifies you for any object inside the vehicle or in the truck's cockpit, and if you lose the vehicle keys due to a sudden unforeseen event. Costs for towing to a workshop and cleaning the tank if you have refueled the vehicle incorrectly.

For more information about the insurance, please read the pre- and post-purchase information and terms and

For full terms and conditions, and information about how Trygg-Hansa processes your personal data, go to www.trygghansa.se/Hertz





Charges Explained

(A) YOUR ESTIMATED CHARGES (SEE YOUR RENTAL AGREEMENT)

The Rental Agreement provides an estimate of the charges applicable to your rental. These charges may typically include the following:

| MANDATORY COSTS | | |
|-----------------------------------|---|--|
| RENTAL PRICE | The agreed rental rate is shown as a per week or per day amount, includes third party insurance and may include Collision Damage Waiver (CDM) and Theft Protection (TP). | |
| MILEAGE | An estimated mileage may also be included in your rental rate. A fee may apply if you exceed this estimate. | |
| LOCATION SERVICE CHARGE | Included at certain locations (e.g. airports and railway stations) to reflect the higher cost of providing services from there. | |
| VEHICLE LICENSE FEE | Passes on your share of the charge we incur for keeping the vehicle on the road. | |
| YOUNG DRIVER SURCHAGE | May apply if you or any additional driver is under the age of 25. | |
| OPTIONAL PRODUCTS AND SERVICES | | |
| ADDITIONAL DRIVER | We apply a standard fee for each additional driver added to your Rental Agreement to cover our additional insurance costs. | |
| ONE WAY FEE | May apply if you return the vehicle to a location different from the start location. You will be advised at the time of reservation if your journey is permissible. | |
| INSURANCE & WAIVER OPTIONS | The Rental Agreement will show if our insurance and waiver options have been accepted or declined by you or are otherwise included in you rate. We also show the excess applicable to Collision Damage Waiver (CDW) and Theft Protection (TP) and the full charge for the agreed rental period, inclusive of tax. | |
| OPTIONAL EQUIPMENT | The Rental Agreement lists any optional equipment you have selected, such as baby/child seats, winter tyres, Neverlost and Hertz Entertainment (Wi-Fi), showing the full charge for the agreed rental period, inclusive of tax. | |
| TOTAL AMOUNT | | |
| ESTIMATED RENTAL CHARGES | The total estimated charges at the start of the rental including tax. Charges are 'estimated' because they exclude any potential fuel or other charges you may incur through your use of the vehicle during your rental. | |
| TOTAL ESTIMATED RENTAL CHARGES | The estimated rental charges plus the maximum fuel charge you could incur if you return the vehicle empty (i.e. a full tank of fuel with a refuelling service charge at current rates). | |



(B) POTENTIAL ADDITIONAL CHARGES

You may incur additional charges as a result of your use of the vehicle or other incidents that occur during the rental. These include the following:

| FUEL | |
|----------------------------------|---|
| FUEL PURCHASE OPTION (FPO) | You pay for a full tank upfront (although no refunds are given for any unused fuel). |
| REFUELLING PRICE | If you don't fill up the vehicle on return and haven't opted for FPO, we will charge you a price per litre to fill the tank. |
| REFUELLING SERVICE CHARGE | Applies on top of the amuont charged for refuelling if we fill the tank for you on return and you have not taken FPO. |
| VEHICLE CONDITION | |
| DAMAGE/LOSS CHARGES | Applied if the vehicle is lost or damaged either (i) if you have not purchased our waiver products (e.g. CDW & TP), to the full value of the vehicle, or (ii) if you have taken our waivers to the excess amount. Does not apply if you have chosen SuperCover. |
| DAMAGE ADMINISTRATION CHARGE* | A fixed charge to recover our costs for dealing with damage caused to the vehicle. Does not apply if you have chosen SuperCover. |
| EXTRA CLEANING CHARGE * | Applies if you return the vehicle needing more than our standard cleaning to make it ready for its next rental. |
| RÖKAVGIFT* | Smoking is prohibited in all vehicles. This covers our costs of preparing the vehicle for the next rental. |
| VEHICLE USE | |
| LOCAL ROAD AND TOLL CHARGES | You are responsible for paying all local road and toll charges that arise during the Rental Period. |
| TRAFFIC FINES AND PENALTIES | You are responsible paying the full penalty of any parking fine or charge, traffic fine or other penalty that incur during your rental period. |
| FINES ADMINISTRATION CHARGES* | A standard charge to recover our costs of dealing with any road charge, parking fine or charge, traffic fine or other penalty you incur duing your rental. |
| EARLY/LATE RETURN | |
| EARLY RETURN CHARGE* | Applies if you did not prepay your rental charges, committed to a rental term and then brought the vehicle back early. You will only pay for the number of rental days, but we reserve the right to make this charge to compensate us in part for our inability to rent your vehicle during the remaining time reserved for your use. |
| ADDITIONAL RENTAL DAYS | You may be charged an extra day's rental for each 24 hour period entered into following the return time at then current rental rates, although you are allowed a 'grace period' of 29 minutes to return the vehicle after the agreed return time. |
| LATE RETURN CHARGE* | In addition to charging additional rental days for late return, we reserve the right to make this charge to compensate us in part for the costs we incur in finding an alternative vehicle to satisfy our next booking for your vehicle plus our administration costs in contacting you to return the vehicle. |

All costs are calculated on the basis of our current prices subject to final calculation at the end of the Rental Period.

^{*} For car rental in Germany, this fee is not charged if you can prove that you are not responsible for the fine, that we do not incur any additional costs or if our costs are lower than the specified fee.



Fuel policy

Fuel is not included in the rental price. The car is fully charged when you pick it up and you choose how you will pay for the fuel consumed during the rental period. Electric vehicles are charged with at least 80% battery capacity at pick-up and will need to be returned with the same battery level to avoid over the refueling fee plus charges for missing KwH. You have the following options.

Buy a full tank when you pick up the car

- This is sometimes called "full to empty tank" and is our alternative for fuel purchases.
- If you buy a full tank from us when you pick up the car, you do not need to refuel or charge the battery when you return the car and you do not have to pay anything more for the fuel.
- This is a good option for journeys with long distances that probably require a full tank.

The fuel purchase option

When you pick up the car, we charge you for a full tank at a competitive price compared to local petrol and charging stations. You do not have to pay anything more for the fuel. Please note that we do not provide a refund for unused fuel.

Return with full tank...

- This is sometimes called a "full to full tank".
- Return the car with a full tank or 80% charged battery after refueling or recharging at a local petrol or charging station.
- This is a good option for trips with short mileage.



The fuel gauge can indicate that the tank is
"Full" several miles after it was last refueled. Therefore,
we ask you to refuel within 15 km from Hertz office
before return and submit the receipt when you return
the car. If you don't we reserve the right to charge
a smaller cost. Ask the staff Hertz office for
more information.

...or without refueling

- This is a good option if you are in a hurry, have not opted for the fuel purchase option and do not have time to refuel or recharge your car before returning.
- We usually state two estimated amounts in the booking confirmation to illustrate the potential cost of returning the car without refilling: without fuel (condition: that the car is returned fully charged or charged up to 80% of the battery capacity) including a full tank (condition: that the car is returned with an empty tank or empty battery to indicate the maximum cost).

FUEL COSTS

We charge a price per liter to fill the tank, including or in addition to a service fee for filling because we refuel for you. Electric vehicles need to be returned with at least 80% battery capacity to avoid the refueling fee plus surcharges for missing KwH. Plug-in hybrids can come with a charged battery, but no refueling fee or KwH cost will be added if the battery is returned empty.

Ask the staff at the Hertz office when you pick up the car if you have any other questions.



Damage policy

Your responsibility for damage to the vehicle is set out at the Damage and Theft section of the Rental Terms. This policy covers how we assess and charge for damage and how we handle any disputes relating to damage assessed.

Checking the vehicle

We will provide a summary of any damage on the vehicle in the digital Rental Agreement at the start of the Rental Period. Please check to make sure it is correct. We will also inspect the vehicle when you return it and provide a vehicle report to record any new damage (normal wear and tear is not recorded).

In peak hours, you should allow 20 to 30 minutes to complete the inspection with our staff and agree to any damage. If you do not have time for this, any new damage will be assessed in your absence.

Normal wear and tear

This is defined as "ordinary wear due to reasonable use" and includes minor scratches and chips, small dents and normal wear to tyres and wiper blades. The exact criteria varies from country to country and you will find more information about this here:

 $\underline{https://images.hertz.com/content/SE/PDF/Guidelines_on_wear_and_damage.pdf}$

Hidden damage

Some damage will not be detected during the post-rental inspection, such as damage caused to inaccessible parts of the vehicle (such as the engine, fuel tank or clutch) or damage that is not visible due to adverse light or weather conditions. If we detect any such damage we will notify you, with evidence, before we charge you.



Damage assessment and charging:

There are three common scenarios:

MINOR DAMAGE - AGREED ON RETURN

For minor damage agreed with you on return, we will charge you according to our damage matrix (see below).

MINOR DAMAGE - NOT AGREED BECAUSE OF YOUR ABSENCE

2) If you are not present on return and the damage is minor, our staff will evaluate the charge using the damage matrix, notify you by mail/e-mail and charge you with the same payment method that you used to pay for your rental. Our goal is complete this within 24 hours of return. We will shortly amend this process to ensure that you are notified of the damage at least seven days before we charge you. The charging will normally be made via the same payment method that you used to pay for your rental.

DAMAGE MATRIX

Our goal is to deal with damage in a quick and practical way by using our damage repair matrix. This contains the average cost of repairing the most common and minor damage based on the cost of body repair shops for parts and labour. You can find the damage matrix here

SIGNIFICANT DAMAGE

If the damage is signifiant and is not covered by the damage matrix, we will refer it to our damage assessors for evaluation. They will contact you in writing with information about the damage and the charge, with evidence, seven days before charging your credit card. Our goal is to complete this assessment in 30 to 90 days.

NOTIFICATION AND EVIDENCE

We will provide evidence of any damage charge we make, which should include (i) the rental agreement number, date and return location, (ii) a damage appraisal from a repair body shop and/ or the invoice for the repairs, and (iii) a signed vcr, any accident report form, photographs of the damage in site and of the odomoter.

Disputes

- If you dispute a damage charge we will send full information, including any arguments and supporting evidence you provide, to our Collections Department, who will re-evaluate the case. If they agree with you, no charge will be made or you will be refunded in whole or in part. If they do not agree with you, they will proceed to collect the sum invoiced.
- 2) If you are not satisfied with our assessment, you can contact our Customer Relations Department, who will review the entire matter and give you an appropriate refund if they disagree with any charge made. They aim to deal with all customer contacts within 14 days.
- If we are still unable to resolve the matter to your satisfaction we will refer you, where possible, to an independent adjudicator, whose decision will be binding on us.

You can find full information and contact information in Annex 6 (Contact Details).



Insurance & Waivers

We provide insurance and waiver products that cover the principal risks you incur when driving the vehicle. These may be included in your rate or available as optional extra products. Key benefits, limitations and exclusions for these products are summarised below.

DESCRIPTION AND BENEFITS

KEY LIMITATIONS AND EXCLUSIONS

THIRD PARTY LIABILITY INSURANCE your liability to third parties (i.E. Other than hertz)

Third party liability insurance is included in your rental rate. It:

- Meets all legal requirements for third party liability.
- Protects you and any authorised driver against claims from any other person (including your passengers) for death, personal injury or damage to property caused by your use of the vehicle during the Rental Period.

To the extent allowed under applicable law your insurance and waiver products will be void and no longer protect you if:

- You are in breach of your obligations under the Rental Agreement – see in particular the section Restrictions in the Rental Terms.
- · The loss or damage is caused intentionally.
- The driver was not authorised by Hertz as the main or additional driver

WAIVER PRODUCTS (CDW, TP, SUPERCOVER, G&T) your liability to hertz (for loss of or damage to the vehicle)

Your liability to us for loss of or damage to the vehicle may extend to the full value of the vehicle. You can reduce or eliminate this liability by purchasing the waiver products below.

NOTE: Some of our waivers (such as CDW and TP) may be included in your rate (check your Rental Agreement) and are subject to an excess. The others (such as SuperCover and G&T) are optional and supplement CDW and TP by eliminating the excess in whole or in certain circumstances.

COLLISION DAMAGE WAIVER (CDW)

CDW is often included in your rate and reduces your liability to us to the amount of the applicable excess (stated on your Rental Agreement) which applies to each incident of damage caused by anything other than theft, attempted theft or vandalism.

Examples of damage covered by the collision damage waiver:

- Impact with a fixed or moving object (e.g. damage caused if you have an accident).
- Loss of control of the vehicle.
- Natural events such as snow, hail, flood or rock fall.
- Fire caused by vehicle defect, including electrical fault, or from adjacent fire or explosion, criminal or terrorism acts.
- Tyres and window damage caused by objects on or thrown up from the road.

In addition to the limitations lised in the THIRD PARTY LIABILITY INSURANCE section above, your waiver products will be void — meaning that your liability to us in the event of damage or loss will not be reduced or eliminated — where you or an authorised driver are grossly negligent (e.g. act in a way that you know or should know is likely to cause harm), including in particular in the following circumstances:

Failure to assess the vehicle's height. Examples:

- · Striking overhead or overhanging objects.
- Driving into a barrier that is too low for the vehicle to pass beneath.
- Driving into a barrier in a car park before it fully opens.

Driving on unsuitable road conditions. Examples:

- Driving on a road in bad condition without due care resulting in damage to the undercarriage.
- Driving on a beach causing damage by salt water and/ or sand.
- Driving through flooded roads causing damage to the engine.

Improper use of the vehicle. Examples:

- Putting wrong fuel in the vehicle or otherwise contaminating the fuel.
- Damage occuring as a result of ignoring a warning light.
- Burning a clutch (which requires persistent ill use) or using the handbrake incorrectly).
- Damage to the wheel rim caused by driving with a flat tyre.
- Fitting unauthorised objects to the interior exterior of the vehicle.



THEFT PROTECTION (TP)

Theft protection is often included in your rate and reduces your liability to us to the amount of the applicable excess (specified in the country specific terms or in the rental agreement) which applies to each incident related to loss of or damage to the vehicle caused by theft, attempted theft or vandalism.

Examples of incidents covered by the theft protection:

- · Damage caused by breaking and entering the vehicle.
- Attempted theft of the vehicle or its accessories (e.G. Radio).
- · Vandalism (e.G. Bent aerial, broken mirror).
- · Theft of the vehicle.

SUPERCOVER (SC)

SC is an optional product and gives you peace of mind for your rental by:

- Eliminating your potential liability to us for the CDW or TP excess for loss of or damage to the vehicle during the rental period.
- Waiving your responsibility to us for any damage administration charges that would otherwise be payable.

G&T (GLASS & TYRES) *

G&T is an optional product and a cheaper alternative to SC. Where available, it eliminates your potential liability to us for the cdw or TP excess for damage to the vehicle's windows (including sun roof) and tyres only.

Driving through flooded roads causing damage to the engine.

Contributes to damage to/ theft of the vehicle. Examples:

- Damage as a result of the keys being locked in the car or losing the keys.
- · Damage resulting from leaving the windows open.
- Loss of the vehicle caused by failure to use the anti-theft system (if provided).
- Loss of the vehicle when you are unable to return the keys.

Additional restrictions:

Accessories

our waivers do not include any accessories (such as neverlost® devices, wi-fi or child seats) you rent. You are charged for these accessories if they are lost or are damaged for any reason.

· Damage administration charges.

CDW, TP and G&T do not reduce or eliminate the damage administration fee that may be applied in case of each event of damage during the rental period.

· Theft of your possessions.

Damage to or theft of personal and work-related effects and goods transported in the vehicle are not covered by our waivers. You can purchase cover for personal effects that you own by taking personal insurance (PI).

PERSONAL INSURANCE (PI)

Protection against personal injury and loss of/damage to your possessions

Pl is an optional insurance designed to meet the demands and needs of those seeking cover for risks not met by the above insurance and waiver products. Cover is provided for all occupants of the vehicle for:

- Deaths, injury and medical expenses arising from an accident.
- Damage to or loss of personal possessions in the vehicle.

For full details about PI, ask for a leaflet at the counter or visit our website.

Cover is provided as fixed lump sum payments subject to small applicable excesses and may be void if you are in breach of your obligations under the Rental Agreement unless you can show the incident was totally unconnected with the breach.

There are some exceptions:

- Loss of or damage to certain items, including jewellery, cash, animals, work related items and cargo.
- Stolen items where the vehicle was not locked or they were left in plain sight or overnight in the vehicle.
- Pre-existing illnesses or medical conditions.

PERS (PREMIUM EMERGENCY ROADSIDE ASSISTANCE) *

Your liability to Hertz for the costs associated with a breakdown (which has been caused by you)

PERS is an optional product that supplements the Emergency Roadside Assistance included in your rate. It provides cover for the vehicle recovery and call out costs you would otherwise be responsible for if the reason for the breakdown or call out was your fault.

${\bf Examples\ of\ emergency\ costs\ covered:}$

- · Lost keys or keys locked inside the vehicle.
- Running out of fuel or using the wrong fuel.
- Flat battery.

You will remain responsible for:

- The cost of any replacement battery or keys.
- Damage incurred to the vehicle as a result of the call out, including replacement glass.
- Replacement fuel where wrong fuel was used.
- Travel costs for any replacement vehicle. In each case arising from call out incidents that were your fault.

^{*}This optional product is not provided for car rental in Sweden.



Privacy policy

We need to process your personal data in order to be able to offer the services you are requesting. We are the data controller for the processing of your personal data.

We process your personal data in accordance with our personal data policy, which you can find here: https://www.hertz.se/rentacar/privacypolicy/index.jsp?targetPage=privacyPolicyView.jsp





Contact details

If you need to discuss any aspect of your rental or, ultimately, are not happy with your rental experience, you have the following options:

Ask us

DURING THE RENTAL PERIOD

Ask the staff at the Hertz office:

If you have any questions or problems during your Rental period (e.g. If you want to change the time or Place for return), you can call the rental location at any Time using the number listed in the country specific Terms or in the rental agreement.

You can raise any other issues arising from the rental with our location staff on return.

AFTER YOUR RENTAL

Contact our Customer Service:

If you disagree with any charges on your return, or have a complaint relating to your rental experience, you should:

- · call the Customer relations; or
- e-mail Customer relations

using the details provided in the Country Specific Terms or the Rental Agreement and our team will help resolve any issues.

We aim to deal with all customer contacts within 14 days.

Independent advice

ECRCS

If we are unable to resolve an issue to your satisfaction you can contact the European Car Rental Concilliation Service (ERCS) provided you are an EU resident and you were renting in a different EU country.

The ERCS is an independent conciliation service staffed by people who understand the car rental industry. They review any complaints against a Code of Conduct for car rental companies, prepared by Leaseeurope on behalf of the industry, which we have signed up to.

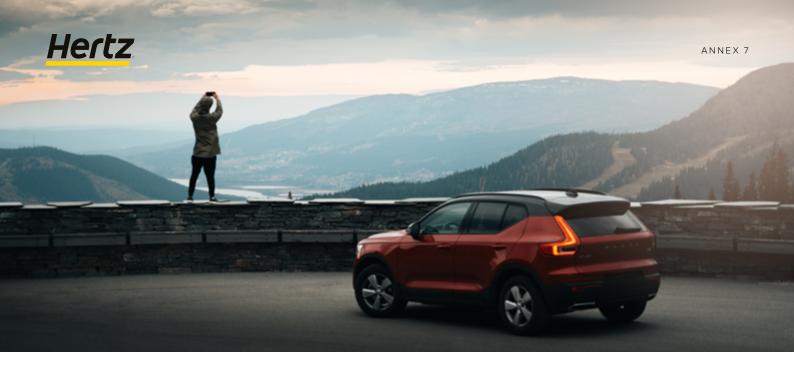
If a company has acted outside the requirements of the Code, the ERCS will automatically find against them. Otherwise, they will decide on the merits of the case. We will comply with the decision of the ERCS.

You can contact the ECRCS at complaint@ecrcs.eu
or visit their website at www.ecrcs.eu

OTHER OPTIONS

Alternatively, if your issue is not eligible for the ERCS, but concerns a European country, you can seek online dispute resolution (ODR) through http://ec.europa.eu/odr or contact the European Consumer Centres Network (https://ec.europa.eu/info/live-work-travel-eu/consumers/resolve-your-consumer-complaint/european-consumer-centres-network_en) to get more information about your rights.

You are, of course, free to continue to seek redress through any other means, such as through the courts, if you remain unsatisfied.



Currency conversion

Choose your currency (CYC) is an optional service that provides foreign rental charges in your home currency.

What is it?

When you use your credit card to pay for transactions abroad, you normally pay in the local (i.e. foreign) currency. Your credit card company then converts the to your home currency, if different, and shows them on your credit card statement.

CYC replaces the currency conversion normally carried out by the credit card company with a service provided by our acquiring bank, who convert the charges using a competitive rate of exchange for the day you recieve your rental reciept. The charges for your rental will then appear on your rental invoice in your home currency rather than in the local currency of the rental location.

Your choice...

At participating locations in Europe, we will ask if you wish to see your rental charges in your home currency, via CYC, or in a local currency, by leaving the conversion to be made after the rental by your credit card company. Your choice will be recorded on your Rental Agreement.

HOME CURRENCY

If you choose to recieve your rental charges in your home currency, CYC will apply and the conversion will be made at the rental location. Your invoice will show your rental charges in your home currency, the exchange rate used (including a conversion fee) and the original charges in local (i.e. foreign) currency.

The home currency charges will then be sent to your credit card company and will appear on your credit card statement.

LOCAL CURRENCY

If you choose to recieve the rental charges in the local (i.e. foreign) currency, your invoice will show your rental charges in the currency of the rental location.

These charges will be sent to your credit card company which will convert them into your home currency and post them to your credit card statement indicating the rate of exchange used. Many credit card companies charge a fee for this service.