Add-On Product Compliance

Audit Scorecard

A 15-point compliance assessment for customer consent, transparent pricing, approved product list, terms and conditions, warranty impact, and mis-selling prevention

Dealer / Center Name	
Dealer Code	
Region / Zone	
Auditor Name	
Audit Date	
Cycle / Period	

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How to Use This Scorecard

This scorecard evaluates Add-On Product Compliance compliance across 15 criteria grouped into 4 categories. For each criterion, circle a score from 1 (not in place) to 5 (fully embedded and sustained). Do not rate where you aspire to be — rate what you observe on the day.

Score Scale

Score	Level	What it means
1	**Not in place**	Standard does not exist or has never been implemented at this dealership.
2	**Attempted**	Some effort made but inconsistent — visible gaps remain in most areas.
3	**Defined**	Standard is documented and partially followed. Some areas compliant, others not.
4	**Managed**	Standard is followed consistently. Minor exceptions occur.
5	**Fully Sustained**	Fully embedded. Evidence of ongoing compliance between audits without prompting.

RAG Status Guide

Status	Overall Score	Action
Green	60–75 (80–100%)	Compliant. Maintain current standards.
Amber	38–59 (50–79%)	Improvement required. Structured action plan within 30 days.
Red	0–37 (0–49%)	Non-compliant. Priority intervention. Escalate to regional management.

AutoSmart Tip: Add-on product compliance is a regulatory obligation in every market where consumer protection law applies. The minimum non-negotiable is documented, individual consent for every product. A customer who cancels an add-on product within a cooling-off period, or who complains that they didn't know they had purchased it, is a mis-selling indicator regardless of whether a signature exists — because a signature obtained without a genuine explanation does not constitute informed consent.

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Scorecard

Circle a score 1–5 for each criterion. Record observations in the Notes column.

No.	Criterion / Question	1	2	3	4	5	Notes
CUSTOMER CONSENT & TRANSPARENT PRICING							
1	Is customer consent obtained for every add-on product individually — with each product presented, explained, and consented to separately, not consolidated into a single bundle consent?	○	○	○	○	○	
2	Is the price of every add-on product disclosed separately in the customer's quotation and invoice — with no add-on included in the total price without individual line disclosure?	○	○	○	○	○	
3	Is every add-on product presented as optional — with the customer clearly told it is their choice and that declining it will not affect the primary transaction (vehicle purchase, service, finance)?	○	○	○	○	○	
4	Is the monthly cost impact of add-on products incorporated into a finance arrangement disclosed to the customer before they agree to the finance terms?	○	○	○	○	○	
APPROVED PRODUCT LIST & TERMS							
5	Are all add-on products sold by the dealership on the OEM's, distributor's, or the dealership group's approved product list — with no third-party or self-sourced products sold outside the approved framework?	○	○	○	○	○	
6	Is the terms and conditions document for each add-on product current — reflecting the version currently approved by the provider — with no outdated T&Cs in circulation?	○	○	○	○	○	
7	Are staff trained on the current terms of each approved add-on product, sufficient to answer customer questions accurately without misrepresenting coverage, exclusions, or claim processes?	○	○	○	○	○	
8	Is the approved product list reviewed at least annually, with discontinued, superseded, or non-compliant products removed from the sales process promptly when notified?	○	○	○	○	○	
WARRANTY IMPACT							
9	Is the customer informed if any add-on product or modification could affect the vehicle's standard warranty — and is this disclosure documented in the sale record?	○	○	○	○	○	
10	Are add-on products that require physical installation (tinting, paint sealant, tracking device) confirmed as compatible with the vehicle's warranty before being recommended or sold?	○	○	○	○	○	

11	Is there a documented escalation process for customers who later raise a warranty claim that may be affected by an add-on product previously sold — ensuring the claim is handled consistently and fairly?	○	○	○	○	○	
MIS-SELLING PREVENTION & GOVERNANCE							
12	Is a mis-selling prevention checklist or protocol in place, requiring advisors to confirm and document that each add-on was presented, explained, and consented to — before the deal is finalised?	○	○	○	○	○	
13	Are add-on product sales reviewed through a quality monitoring process — including sampling of consent records and customer follow-up calls — on a defined schedule?	○	○	○	○	○	
14	Is a complaint specifically related to an add-on product — whether about the product itself or the way it was sold — escalated promptly and investigated with reference to the consent record and sales documentation?	○	○	○	○	○	
15	Is add-on product compliance training refreshed when new products are introduced, when regulatory guidance changes, or when a complaint pattern suggests a training gap?	○	○	○	○	○	
OVERALL SCORE → / 75 = %							

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Category Summary & RAG Status

Transfer category totals from the scorecard. Assign RAG status and record the priority action for each category.

Category	Score	%	RAG	Priority Action
Customer Consent & Transparent Pricing	/20			
Approved Product List & Terms	/20			
Warranty Impact	/15			
Mis-Selling Prevention & Governance	/20			
OVERALL SCORE	**/75**			

Sign-Off

Auditor Name	
Auditor Signature	
Date	
Finance and Insurance Manager Name	
Finance and Insurance Manager Signature	
Next Audit Date	

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Action Plan Tracker

Add-On Product Compliance — Gap Closure Framework

A structured four-stage workflow to assign, track, verify, and close Add-On Product Compliance non-compliances

Dealer / Center Name	
Dealer Code	
Region / Zone	
Audit Cycle / Period	
Tracker Owner (ASM / ZSM)	
Date Opened	
Target Close Date	

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How to Use This Tracker

This tracker is designed to be completed immediately following a Add-On Product Compliance audit. Every non-compliance recorded must be logged here as an action item and progressed through all four stages before it is considered resolved.

Four-Stage Workflow

1. PENDING	2. IN PROGRESS	3. COMPLETED	4. APPROVED
Finding assigned. Owner & date set.	Work underway. Evidence being gathered.	Dealer submits evidence for review.	Auditor verifies and closes the item.

Stage Rules

Stage	Actioned by	Required action	Evidence required
PENDING	ASM / Auditor	Assign a named responsible party. Set a close date. Log the non-compliance description.	No evidence required at this stage.
IN PROGRESS	Add-On Product Compliance / Dealer Team	Begin remediation. Update status. Upload progress evidence as work is completed.	In-progress photos, supporting documents, records.
COMPLETED	Finance and Insurance Manager	Mark item complete and submit for review. Evidence must be attached before submission.	Photo of rectified item, signed procedure, supporting evidence.
APPROVED	ASM / ZSM / Auditor	Review evidence. Verify compliance on next site visit if required. Approve and close.	Auditor sign-off. Date of verification recorded.

Tracker Summary

Fill in after completing each audit cycle.

Stage	Description	Count	Notes
PENDING	Not yet started		
IN PROGRESS	Work underway		
COMPLETED	Awaiting approval		
APPROVED	Verified & closed		

AutoSmart Tip: With AutoSmart Audit, every non-compliance is automatically converted into an action item at the point of audit — with owner assignment, close dates, evidence upload, and a four-stage approval workflow built in. No spreadsheets. No manual follow-up.

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Action Plan Tracker

Log every non-compliance from the audit below. Progress each item through all four stages before closure.

STAGE — PENDING						
Ref	**Non-Compliance / Gap Description**	**Category**	**Responsible Party**	**Target Date**	**Status**	**Evidence / Notes**
P-01						
P-02						
P-03						
P-04						
P-05						
P-06						
P-07						
P-08						
P-09						
P-10						

STAGE — IN PROGRESS						
Ref	**Non-Compliance / Gap Description**	**Category**	**Responsible Party**	**Target Date**	**Status**	**Evidence / Notes**
I-01						
I-02						
I-03						
I-04						
I-05						
I-06						
I-07						
I-08						

STAGE — COMPLETED						
Ref	**Non-Compliance / Gap Description**	**Category**	**Responsible Party**	**Target Date**	**Status**	**Evidence / Notes**
C-01						

C-02						
C-03						
C-04						
C-05						
C-06						

STAGE — APPROVED						
Ref	**Non-Compliance / Gap Description**	**Category**	**Responsible Party**	**Target Date**	**Status**	**Evidence / Notes**
A-01						
A-02						
A-03						
A-04						
A-05						
A-06						

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Cycle Sign-Off

To be completed once all action items in this cycle are Approved. Both the Finance and Insurance Manager and the Regional Auditor must sign.

Dealer Principal Name	
Dealer Principal Signature	
Regional Auditor / ASM Name	
Auditor Signature	
Date of Review	
Next Review Date	

Cycle Notes

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