

## Important information

### **Ford Credit (Ford Acquire, Ford Options & Ford Options Cashplan):**

Finance subject to status. Freepost Ford Credit.

Failure to make payments on time may make obtaining credit in the future more difficult. Your vehicle may be repossessed if you do not keep up payments.

Ford Credit is a trading style of FCE Bank plc. Registered in England: No 772784. Registered Office: FCE Bank plc, Arterial Road, Laindon, Essex, SS15 6EE. FCE Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 204469.

### **Ford Lease (Ford Personal Contract Hire and Ford Contract Hire):**

Ford Lease is provided by ALD Automotive Ltd., trading as Ford Lease, Oakwood Drive, Emersons Green, Bristol, BS16 7LB. ALD Automotive Ltd. is registered in England no. 987418. Finance subject to status. Guarantees and indemnities may be required. ALD Automotive Ltd. and FCE Bank plc are authorised and regulated by the Financial Conduct Authority. FCE Bank plc act as an insurance intermediary in relation to Ford Insure.

### **Treating Customers Fairly:**

Treating Customers Fairly is a core principle at Ford Credit and Ford Lease. This forms a cornerstone of how we do business with all our customers and is embedded in our company culture. If, at any time, you believe that we have failed to live up to this principle please contact us.

**Ford Credit:** 0345 712 5490

**Ford Lease:** 0344 600 1405

Calls to 0344 and 0345 numbers are charged at the same rate as a standard 01 or 02 geographic number, even when calling from a mobile.

### **Your protection:**

Ford Credit is a member of the Finance and Leasing Association (FLA) and adheres to their Lending Code. You can view this Code at <https://www.fla.org.uk/consumer-information/lending-code/>. The code sets out key commitments and principles that we believe are fundamental in providing excellent customer care. If you have a complaint full details of who to contact are available at [www.ford.co.uk/finance/support/faqs](http://www.ford.co.uk/finance/support/faqs). If your complaint is not closed to your satisfaction after a period of eight weeks, you have the legal right to escalate the complaint to the Financial Ombudsman Service (FOS) by calling 0800 0234 567 or 0300 123 9123 or by email to [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk). You can view further details of this service on [www.financial-ombudsman.org.uk/consumer/complaints.htm](http://www.financial-ombudsman.org.uk/consumer/complaints.htm).

### **Wear and Tear policy:**

Ford Options and Ford Options Cashplan:

When returning the vehicle, the car's condition is assessed in accordance with our wear and tear guidelines. You can download a copy of this guide by visiting [ford.co.uk/shop/research/brochure-download#credit](http://ford.co.uk/shop/research/brochure-download#credit)

### **Ford Personal Lease and Ford Contract Hire:**

Our policy is supported by the British Vehicle Rental and Leasing Association to describe the condition of a vehicle, which is considered acceptable and appropriate given it's age and mileage at the end of the agreement. Ford Lease will only charge for damaged or missing items in excess of this 'fair wear and tear' policy. You can download a copy of these guidelines by visiting [www.ford.co.uk/shop/research/brochure-download#credit](http://www.ford.co.uk/shop/research/brochure-download#credit)



# FORD CREDIT

## How to finance your Ford passenger vehicle.



# About Ford Credit.

Ford Credit has more than 50 years experience in the automotive finance sector. Since 1963 we've helped millions of Ford customers in the UK buy their vehicles by providing a range of finance plans.

Whether you use your car for business or pleasure, once you've set your heart on the car you want, you don't need to go anywhere else to sort out the finance. Just talk to your Ford Dealer.

You can also visit [ford.co.uk](http://ford.co.uk) and:

- Configure the Ford car you are interested in
- Find information about all our finance plans
- Locate your nearest Ford Dealer

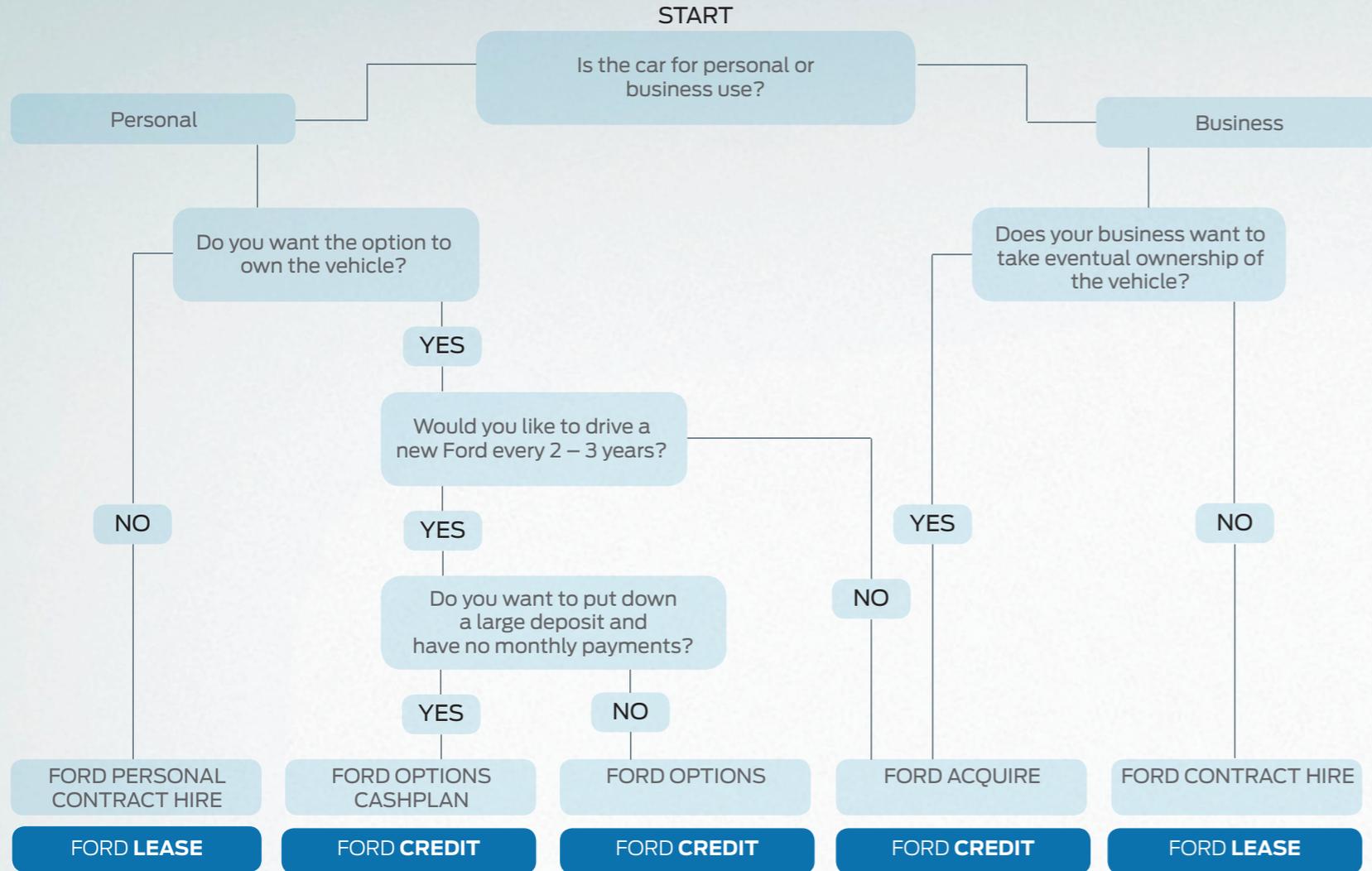
Ford Credit provides car finance plans for private individuals and business customers who are interested in owning their vehicle.

**Ford Lease**

Specialise in contract hire which provides an alternative finance plan for customers who prefer to lease their cars.

# Which finance plan is right for you?

Use the diagram below to point you in the right direction. Just ask yourself a few simple questions.



You can compare the features and benefits of our plans by using the table below:

FEATURES & BENEFITS	FORD PERSONAL CONTRACT HIRE	FORD OPTIONS CASHPLAN	FORD OPTIONS	FORD ACQUIRE	FORD CONTRACT HIRE
<b>Customer Type</b>	Private individuals	Private individuals		Private individuals and business customers	Business customers
<b>Option to own the vehicle*</b>	x	✓	✓	✓	x
<b>Vehicle age</b>	New vehicles only	New and used vehicles (age limits apply)			
<b>Finance term</b>	24 to 48 months	24 or 36 months	24 or 36 months	24 to 60 <sup>^</sup> months <sup>^</sup> where applicable	24 to 48 months
<b>Typical advance rental/deposit</b>	Advance rental typically equal to 3 monthly rentals	Advance payment (see page 7 for calculation)	Zero deposit available	Zero deposit available	Advance rental typically equal to 3 monthly rentals
<b>No responsibility for vehicle disposal</b>	✓	x	x	x	✓
<b>Optional Final Payment</b>	x	✓	✓	x	x
<b>Flexible end of contract options</b>	Return vehicle & renew	Renew/Retain or Return	Renew/Retain or Return	Renew or Retain	Return vehicle & renew
<b>Optional maintenance/service packages</b>	Available at additional cost		Ask your Ford Dealer		Available at additional cost
<b>Choice of mileage band</b>	✓	✓	✓	No mileage conditions apply	
<b>Road Fund Licence</b>	Included for the duration of the agreement		Included for the first year		Included for the duration of the agreement
<b>Fees</b>	x	Finance facility fee payable with the first monthly payment Purchase Fee payable with the final payment if you wish to own the vehicle at the end of the agreements. Our fees may vary dependent on Marketing promotions available at that time			x
<b>Taxation (applies to business customers only. Customers are advised to seek personal advice.)</b>	N/A		Writing down allowances may be available		Tax allowable rentals

\*Ford Acquire, Ford Options and Ford Options Cashplan: Subject to all payments (including Purchase Fee) being paid.  
 Ford Personal Contract Hire and Ford Contract Hire: Ford Lease is the legal owner of the vehicle, however, the customer is responsible for any service, maintenance and repair costs (unless covered by an optional maintenance agreement, plus any additional costs such as parking fines, traffic violations or accident damage.

# FORD OPTIONS

Your monthly payment is lower when compared to a Ford Acquire agreement of the same deposit and length.



## How Ford Options works:

- Your deposit and the Optional Final Payment are deducted from the price of the car
- The balance plus any interest and fees is split into equal monthly payments depending on the length of your agreement
- The Optional Final Payment is due at the end of your agreement
- The Optional Final Payment is the anticipated future value of your car assuming its mileage and condition is as agreed when you signed your agreement
- At the end of the agreement you have the option to own the car

## Made a decision? Here are your next steps:

1. Visit your nearest Ford Dealer or visit [ford.co.uk](http://ford.co.uk) to help you choose the Ford car you want to buy
2. Tell us your anticipated annual mileage
3. Choose the deposit (maximum 35%) you want to pay and your preferred repayment period
4. Your Ford Dealer will be able to provide you with an instant quotation showing your fixed monthly payments.
5. Once you are happy with your quote your Ford Dealer will submit your application to Ford Credit
6. When the finance documentation is complete you can drive away in your new Ford car

# FORD OPTIONS CASHPLAN

Ideal if you have a cash deposit and do not want to be tied to monthly payments.



## How Ford Options Cashplan works:

- The Optional Final Payment is deducted from the price of the car
- interest and fees are added to the balance and this is paid as an Advance Payment
- There are no monthly payments and the Optional Final Payment is due at the end of your agreement
- The Optional Final Payment is the anticipated future value of your car assuming its mileage and condition is as agreed when you signed your agreement
- At the end of the agreement you have the option to own the car

## Made a decision? Here are your next steps:

1. Visit your nearest Ford Dealer or visit [ford.co.uk](http://ford.co.uk) to help you choose the Ford car you want to buy
2. Tell your Ford Dealer your anticipated annual mileage and preferred repayment period
3. Your Ford Dealer will calculate your Advance Payment
4. Once you are happy with your quote, your Ford Dealer will submit your application to Ford Credit
5. When the finance documentation is complete, you can drive away in your new Ford Car

## What happens at the end of my agreement?

### At the end of the agreement you have three options:

#### i. RENEW: Choose another car

You can trade in your old car, or sell it privately if you prefer. You must settle your account and then you may use any excess value over your Optional Final Payment as a deposit on your next Ford car.

#### 2. RETURN: Hand the car back

You'll have nothing further to pay, providing the car is in good condition and the agreed mileage hasn't been exceeded.

#### 3. RETAIN: Keep the car

If you decide to keep the car, you just need to pay the Optional Final Payment plus the Purchase Fee and it's yours to drive away.

# FORD PERSONAL CONTRACT HIRE

No vehicle ownership – you hand the vehicle back at the end of the agreement.



## How Ford Personal Contract Hire works:

- You pay an advance rental followed by fixed monthly rentals
- At the end of your agreement you return the car to Ford Lease\*
- Your road fund licence is included for the duration of the agreement

## I'm interested. What happens next?

1. Visit your nearest Ford Dealer or visit [ford.co.uk](http://ford.co.uk) to help you decide which Ford car is right for you
2. Choose the hire period that's right for you (between 24 and 48 months)
3. Choose your maintenance option – your Dealer will be able to discuss the various options available at additional monthly cost
4. Choose your annual mileage
5. Choose your advance rental
6. Your Ford Dealer will be able to provide you with an instant quotation showing your monthly rental

## What happens at the end of my agreement?

- There are no part exchange or disposal issues. At the end of the agreement you simply return the vehicle to us.\* Your Dealer can discuss your new vehicle needs and provide you with a new finance quote. If you are interested then you take out a new Ford Personal Contract Hire agreement and collect the latest model

\*Further costs may apply subject to mileage and condition. You will not own the vehicle at the end of the agreement.

# FORD ACQUIRE

Our original hire purchase plan.



## How Ford Acquire works:

- Any deposit you pay is deducted from the price of the car
- The balance plus any interest and fees is split into equal monthly instalments depending on the length of your agreement
- At the end of the agreement you have the option to own the car

## Made a decision? Here are your next steps.

1. Visit your nearest Ford Dealer or visit [ford.co.uk](http://ford.co.uk) to help you choose the Ford car you want to buy
2. Choose the deposit you want to pay
3. Choose your preferred repayment period
4. Your Ford Dealer will be able to provide you with an instant quotation showing your monthly payments
5. Once you are happy with your quote, your Ford Dealer will submit your application to Ford Credit
6. When the finance documentation is complete, you can drive away in your new Ford car

## What happens at the end of my agreement?

- At the end of the agreement, assuming all payments including the Purchase Fee have been made, the car belongs to you or your business

# FORD CONTRACT HIRE – FOR BUSINESS USERS ONLY

An alternative to vehicle ownership for businesses. Low capital outlay and tax allowable rentals.\*



## How Ford Contract Hire works:

- You pay an advance rental followed by fixed monthly rentals
- At the end of your agreement you return the car to Ford Lease\*
- Your road fund licence is included for the duration of the agreement

## I'm interested. What happens next?

1. Visit your nearest Ford Dealer or visit [ford.co.uk](http://ford.co.uk) to help you decide which Ford car is right for you
2. Choose the hire period that's right for you
3. Choose your maintenance option – your Dealer will be able to discuss the various options available at additional monthly cost
4. Choose your annual mileage
5. Choose your advance rental
6. Your Ford Dealer will be able to provide you with an instant quotation showing your monthly rental

## What happens at the end of my agreement?

- There are no part exchange or disposal issues. At the end of the agreement you simply return the vehicle to us.\* Your Dealer can discuss your new car needs and provide you with a new finance quote. If you are interested then you take out a new Ford Contract Hire agreement and collect the latest model

\*Further costs may apply subject to mileage and condition. You will not own the vehicle at the end of the agreement.

# FORD INSURE

Trust your car insurance to the people that know it best. Designed specifically for Ford customers\*, it offers value, simplicity and a range of benefits that come as standard.

## With Ford Insure you'll benefit from:

- Repairs carried out by experts at a Ford Accident Repair Centre
- Guaranteed repairs for as long as you own your Ford
- Genuine Ford Parts and manufacturer-spec glass
- Courtesy car while your Ford is being repaired at one of our Approved Repair Centres
- Free 24 hour emergency help lines
- Named Drivers earn a Ford Insure No Claims Bonus which can be used on any Ford Insure car insurance policy
- Stereo Cover for any audio/visual equipment permanently fitted by the manufacturer
- Up to 90 days cover to drive in Europe

So, for cover designed with your Ford in mind, please call our UK Customer Service Team on 0333 234 9976 or go online at

[www.fordinsure.co.uk](http://www.fordinsure.co.uk)

Terms and conditions apply.

## Who better to insure your Ford, than the people who built it?

**\* Ford Insure covers customers using their vehicles for private use. Ford Insure does not cover vehicles for business use.**

**Ford Insure contracts are arranged, administered and provided by EUI. EUI is a subsidiary of Admiral Group and is authorised and regulated by the Financial Conduct Authority.**

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