

Important information

Ford Credit:

Finance subject to status. Guarantees may be required. 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 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.

The availability of tax and VAT benefits may vary subject to the facts and circumstances of individual cases and tax law is subject to change over time. Customers are therefore advised to seek professional advice with regard to taxation.

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. 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. You can view further details of this service on www.financial-ombudsman.org.uk/consumer/complaints.htm.

Wear and Tear policy:

Ford Lease:

Fair wear and tear is the policy adopted by Ford Lease and supported by the British Vehicle Rental and Leasing Association (BVRLA) to describe the condition of a vehicle, which is considered acceptable and appropriate given its 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. The guide can be downloaded from www.ford.co.uk

Ford Options and Ford Options Cashplan:

When returning the vehicle, the vehicle's condition is assessed in accordance with our wear and tear guidelines. You can find a copy of these guidelines on ford.co.uk



Ford and BP – working together to reduce fuel consumption and emissions.



When you have finished with this brochure please recycle it.



FORD CREDIT

How to finance your Ford Commercial Vehicle





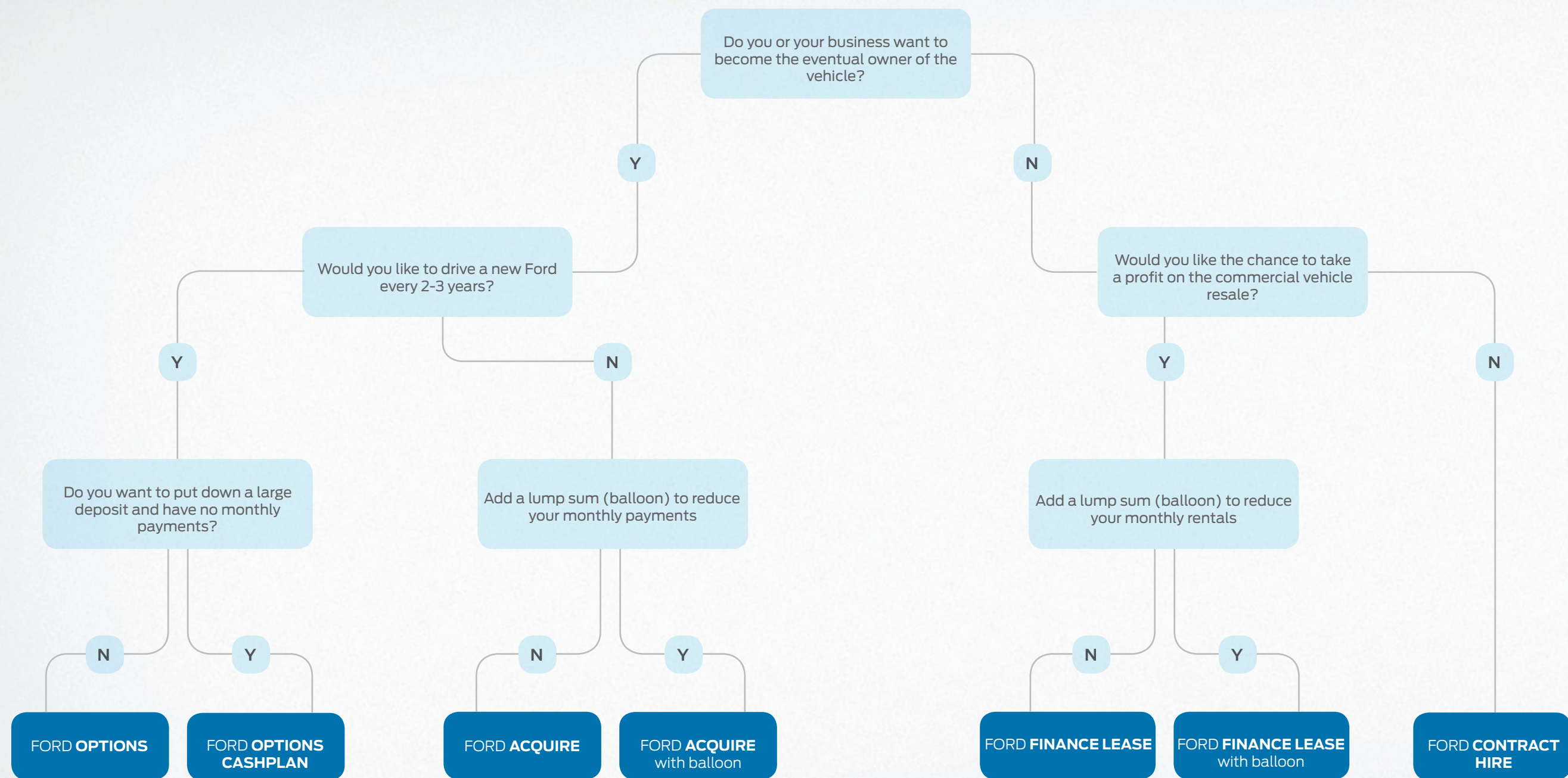
About Ford Credit.

We understand how important it is to keep you on the move. Whether you need a Commercial Vehicle for personal use, are a start up, expanding your fleet or thinking of replacing an existing vehicle, Ford has the right Commercial Vehicle to suit your needs.

And after you've set your heart on the vehicle that's right for you, you don't need to go anywhere else to sort out the finance. Just talk to your Ford Dealer. Our range of Commercial Vehicle finance plans will put you in the driving seat.

Which Commercial Vehicle finance plan is right for you?

Just ask yourself a few simple questions and use the “help me choose” diagram on this page to point you in the right direction.



PROVIDED BY FORD CREDIT AND AVAILABLE TO PRIVATE INDIVIDUALS AND BUSINESS CUSTOMERS. SOME BUSINESS TYPES ARE EXCLUDED FROM FORD OPTIONS AND FORD OPTIONS CASHPLAN

PROVIDED BY FORD LEASE AVAILABLE TO BUSINESS CUSTOMERS ONLY

Ford Credit provides finance for private individuals and business customers who are interested in owning their commercial vehicles. Certain types of business are excluded from Ford Options and Ford Options. Visit ford.co.uk/finance/faqs or ask your Dealer for a full list.

Ford Lease specialises in contract hire and leasing and provides an alternative range of finance plans that can be tailored to suit your business.

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

FEATURES & BENEFITS	FORD OPTIONS	FORD OPTIONS CASHPLAN	FORD ACQUIRE	FORD FINANCE LEASE	FORD CONTRACT HIRE
Customer Type	Private individuals and business customers (some business types may be excluded)		Private individuals and business	Business users only	
Option to own the vehicle*	✓	✓	✓	×	×
Vehicle age	New vehicles only		New and used vehicles (age limits apply)	New and used vehicles up to 12 months old	
Finance term	24, 36 & 48 months	24 & 36 months	Ford Acquire without balloon is available up to 60 months	24 to 60 months	
Typical advance rental/ deposit	Zero deposit available. (VAT normally paid up front for Commercial Vehicle Customers) Ford Options Cashplan customers pay an Advance payment			Minimum 1 month's rental. Typically 3 months' rental	
No responsibility for vehicle disposal	×	×	×	Vehicle sold on lessor's behalf. 100% of the Sale Proceeds are returned to the lessee	
Balloon option	Optional Final Payment		✓	✓	×
Flexible end of contract options	Renew/Retain or Return		Renew or Retain	Sell vehicle and Renew	Return vehicle and Renew
Optional maintenance / service packages	Ask your Ford Dealer				Available at additional cost
VAT on monthly payments	No VAT on monthly payments but VAT on vehicle may fully recoverable		×	VAT registered businesses may be able to reclaim all or part of the VAT element of the monthly rental	
Road Fund licence	Included for the first year				Included for the duration of the agreement
Fees	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 agreement. Our fees may vary dependent on marketing promotions available at that time			×	×
Taxation (customers are advised to seek personal advice)	Writing down allowances may be available. Interest cost may also be offset		Rentals allowable against taxable profit	Tax allowable rentals	

*Ford Acquire: you or your business will own the vehicle once all payments (including the final balloon where applicable and the Purchase Fee have been made.

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 Finance Lease : Ford Lease is the legal owner of the vehicle and the customer is the registered keeper of the vehicle.

The customer is responsible for any service, maintenance and repair costs, plus any additional costs such as parking fines, traffic violations or accident damage.

FORD ACQUIRE

Our original hire purchase plan

Ford Acquire



Ford Acquire with balloon



How Ford Acquire works:

- Any deposit* you pay is deducted from the price of the commercial vehicle.
- The balance plus any interest and fees is split into equal, monthly instalments depending on the length of your agreement.
- You can reduce your monthly payment by choosing the Ford Acquire with balloon option.
- The balloon is based on the mileage band and contract term chosen by you at the start of the agreement
- At the end of the agreement you have the option to own the commercial vehicle

Made a decision? Here are your next steps:

- Visit your nearest Ford Transit Centre or visit ford.co.uk to help you choose the Ford Commercial Vehicle(s) you want to buy
- Choose the deposit* you want to pay
- Choose your preferred repayment period
- Your Ford Dealer will be able to provide you with an instant quotation showing your monthly payments.
- Once you are happy with your quote, your Ford Dealer will submit your application to Ford Credit
- When the finance documentation is complete, you can drive away in your new Ford Commercial Vehicle

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 vehicle belongs to your business

Important Information for business users only.

*VAT registered commercial vehicle customers must pay the VAT amount in full with the deposit. You should always seek independent professional advice in relation to taxation and VAT issues.

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 commercial vehicle
- The balance plus any interest and fees is split into equal monthly instalments 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 commercial vehicle 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 commercial vehicle.

Made a decision? Here are your next steps:

1. Visit your nearest Ford Transit Centre or visit ford.co.uk to help you choose the Ford commercial vehicle 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 commercial vehicle

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 commercial vehicle.
- 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 commercial vehicle 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 commercial vehicle.

What do I need to do?:

1. Visit your nearest Ford Transit Centre or visit ford.co.uk to help you choose the Ford commercial vehicle you want to buy
2. Tell us your anticipated annual mileage and preferred repayment period
3. Your Ford Dealer will calculate your Advance Payment.
4. When the finance documentation is complete, you can drive away in your new Ford commercial vehicle.

What happens at the end of my agreement?

1. RENEW: Choose another commercial vehicle

You can trade in your old commercial vehicle, 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 commercial vehicle.

2. RETURN: Hand the commercial vehicle back

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

3. RETAIN: Keep the commercial vehicle

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

*VAT registered customers must pay the VAT in full with the deposit

Usage is restricted to certain business types. Visit ford.co.uk/finance-faqs or ask your Dealer for a full list

FORD CONTRACT HIRE

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 commercial vehicle to Ford Lease*. Your road fund licence is included for the duration of the agreement.

I'm interested. What do I need to do?

1. Visit your nearest Ford Transit Centre or visit ford.co.uk to help you choose the Ford Commercial Vehicle(s) you want
2. Choose the hire period that's right for you (between 24 and 60 months)
3. Choose your maintenance option – ask your Ford Dealer for more information
4. Choose your annual mileage
5. Choose your advance rental – this is typically three monthly rentals
6. Your Ford Dealer be able to provide you with an instant quotation showing your monthly rentals

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 commercial vehicle 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.

FORD FINANCE LEASE

For Commercial Vehicle customers. A lease plan where you can sell the vehicle at the end of the agreement and any sales proceeds are returned to you

Ford Finance Lease



Ford Finance Lease with balloon



How Ford Finance Lease works:

You pay an advance rental followed by fixed monthly rentals. You may further reduce your monthly rentals by choosing the Ford Finance Lease with balloon option.

What happens next?

1. Visit your nearest Ford Transit Centre or visit ford.co.uk to help you choose the Ford Commercial Vehicle(s) you want to buy
2. Choose your preferred hire period

- You may reduce your monthly rentals by choosing Ford Finance Lease with balloon.
- Your Ford Dealer will calculate your advance rental (typically three monthly rentals) and fixed monthly rental.

What happens at the end of my agreement?

At the end of the agreement you are responsible for selling the vehicle on behalf of Ford Lease by choosing one of the following options:

1. Sell the vehicle on behalf of Ford Lease to a third party Limited Company
2. Agree a part exchange price with your Ford Dealer and the Dealer purchases the vehicle from Ford Lease
3. Make arrangements for the vehicle to be returned to Ford Lease who will arrange disposal of the vehicle

Alternatively you may extend the agreement into a secondary period by paying a nominal peppercorn rental of £100 + VAT per year

If you have taken Ford Finance Lease with balloon option you must settle the balloon amount with Ford Lease at the end of the primary term

Ford Lease will return 100% of the sales proceeds to you less any fees associated with the vehicle sale.