

FORD CREDIT

Business Vehicle
Finance from Ford.



Go Further

A person wearing a light blue button-down shirt is sitting on a grey couch. They are holding a tablet in their left hand and looking at a document held in their right hand. The background is a blurred indoor setting with warm lighting.

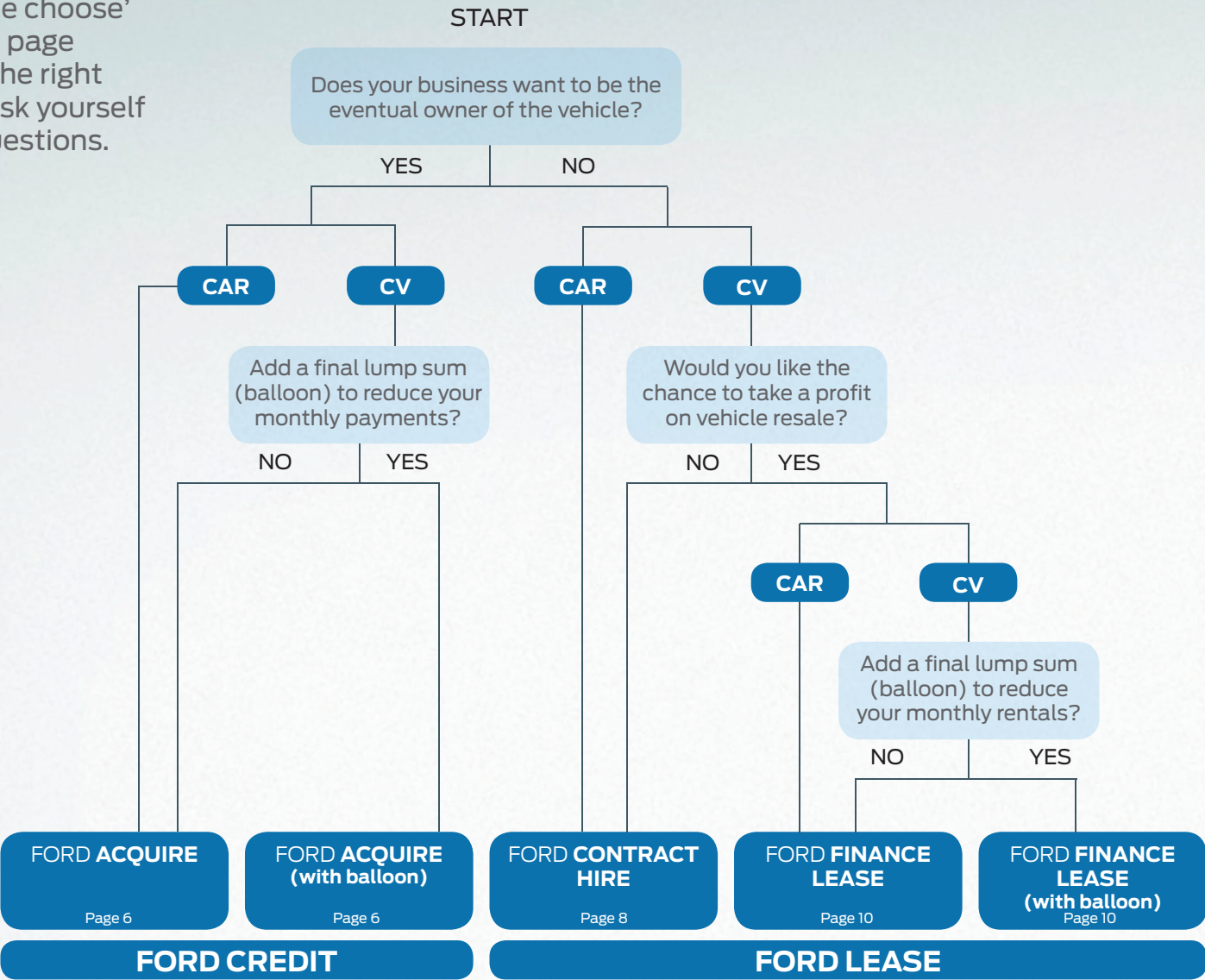
About Ford Credit.

We understand how important it is to keep your business on the move. Whether you're a start up, expanding your fleet or thinking of replacing an existing vehicle, Ford has the right vehicle to help you go further.

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

Which business vehicle finance plan is right for you?

Use the 'help me choose' diagram on this page 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 ACQUIRE	FORD CONTRACT HIRE	FORD FINANCE LEASE
Commercial Line of Credit available?	✓ See Page 6		
Option to own the vehicle*	✓	×	×
Vehicle age	New and used vehicles (age limits apply)	New and used vehicles up to 12 months old	
Available on Cars or Commercial Vehicles	✓	✓	Commercial Vehicles only
Finance term	24 to 60 months (maximum term 48 months with balloon option)	24 to 48 months (maximum term 60 months for Commercial Vehicles)	24 to 60 months
Typical advance rental/deposit	Zero deposit available (VAT normally paid up front for Commercial Vehicle customers)		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	Available for Commercial Vehicles only	×	Available for Commercial Vehicles only
Flexible end of contract options	Renew or Retain	Return vehicle and Renew	Sell vehicle and Renew
Optional maintenance /service packages	Ask your Ford Dealer	Available at additional cost	Ask your Ford Dealer
VAT on monthly payments	×	✓ 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	Included for the first year
Fees	Our standard fee for Ford Acquire plans may vary dependant 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	Tax allowable rentals	Rentals allowable against taxable profit
Off Balance Sheet Funding	×	✓	×

Business Users only.

*Ford Acquire: 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, see page 9) 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

How Ford Acquire works:



FORD ACQUIRE



FORD ACQUIRE (with balloon)

Your deposit is deducted from the price of the vehicle. The balance plus any interest and fees is split into equal monthly payments depending on the length of your agreement. Commercial Vehicle customers may reduce their monthly payment by choosing the Ford Acquire with balloon option. The Commercial Vehicle balloon is based on the mileage band and contract term chosen by you at the start of the agreement.

Made a decision? Here are your next steps:

- 1. Visit your nearest Ford Dealer or visit ford.co.uk to help you choose the Ford vehicle(s) you want to buy
- 2. Choose the deposit* you want to pay
- 3. Choose your preferred repayment period (between 24 and 60 months)

- 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 vehicle

I'm a Commercial Vehicle customer.

If you have chosen a Ford Commercial Vehicle then you have the option to further reduce your monthly payments by adding a balloon. This balloon will be your final payment. Just tell us your anticipated mileage and your Ford Dealer will calculate your monthly payment.

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
- If you are a Ford Commercial Vehicle customer and have chosen Ford Acquire with balloon, then the balloon becomes your final payment

Do you need a Line of Credit for your business?

If you are a small or medium sized fleet you may be eligible for an approved Line of Credit via our Ford Acquire and Ford Acquire with balloon hire purchase plan.^

This annually reviewed revolving Line of Credit simplifies your fleet funding administration.

- Your business is underwritten once per year, rather than once per vehicle
- It can be used to finance all Ford Car & Commercial Vehicles with Ford Acquire or Ford Acquire with balloon
- You will receive a reminder to renew your Line of Credit 90 days prior to expiration

Business users only.

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

^Eligibility criteria apply. Limited Companies and Partnerships with 4 or more partners may apply. The total amount advanced needs to be £75,000 or more.

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 and return the vehicle to Ford Lease at the end of your agreement.

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

1. Visit your nearest Ford Dealer or visit ford.co.uk to help you choose the Ford vehicle(s) you want
2. Choose the hire period that's right for you (between 24 and 48 months or 60 months for Commercial Vehicles)
3. Choose your maintenance option – see page 9 for more details

4. Choose your annual mileage
5. Choose your advance rental – this is typically three monthly rentals
6. Your Ford Dealer will be able to provide you with an instant quotation showing your monthly rentals

What does my agreement include?

- Road fund licence for the duration of the agreement
- Free replacement vehicle for up to 48 hours in the event of a breakdown attended by the AA if the vehicle cannot be repaired
- Vehicle breakdown cover for the UK and European travel
- Optional maintenance and servicing packages (at additional cost)
- Ford Fleet Accident Management – see ford.co.uk for more details

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 Contract Hire agreement and collect the latest model

Service, maintenance and repair for FORD CONTRACT HIRE

For peace-of-mind motoring Ford Lease offers a maintenance plan which can be included with your Ford Contract Hire agreement for a fixed monthly fee**.

What's included:

- Routine servicing
- Maintenance and repairs
- Tyre repair and replacement^
- Exhausts
- Batteries
- MOTs (where applicable)

Business users only.

VAT registered businesses may be able to recover the VAT charged on service, maintenance and repair.

*Further costs may apply subject to mileage and condition. You should always seek independent professional advice in relation to taxation and VAT issues. Restrictions apply.

**Subject to fair wear and tear.

^Upgrades and winter tyres are excluded.

Service, maintenance and repair plans are not available with Ford Acquire or Ford Finance Lease.

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

How Ford Finance Lease works:



FORD **FINANCE LEASE**

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 Dealer or visit ford.co.uk to help you choose the Ford vehicle(s) you want
2. Choose your preferred hire period (between 24 and 60 months)
3. You may reduce your monthly rentals by choosing Ford Finance Lease with balloon
4. Your Ford Dealer will calculate your advance rental (typically three monthly rentals) and fixed monthly rental

Business users only.

This plan is only available for Commercial Vehicle customers. You should always seek independent professional advice in relation to taxation and VAT issues. Restrictions apply.



FORD **FINANCE LEASE WITH BALLOON**

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

FORDPASS

Unlock your car's full potential with FordPass

- Keep all your important Ford information in one place
- Get to your destination faster with real-time Live Traffic updates*
- Book a service stress free
- Remote locking and unlocking**
- Start your engine from anywhere***
- Explore the self help articles on AskFord
- Use the Chat feature for a quick response
- One-touch dial allowing you to speak to someone directly

Download the FordPass app today.



Data rates may apply.
Screen appearance may vary.
FordPass may use data from third party sources to provide services such as maps and directions. FordPass cannot guarantee the accuracy and provision of third party data. FordPass services are constantly improving – please visit FordPass.co.uk for the latest information on the app.
*Live Traffic updates only available on SYNC 3 & via AppLink
**Only available on connected vehicles
***Only available on specific connected vehicle model lines

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 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