



| FORD CREDIT

Thanks...

...for choosing Ford Options. We hope you enjoy many miles of happy motoring in your new Ford vehicle. This booklet is designed to remind you of the options available to you at the end of your Ford Options agreement, and in particular to outline our fair wear and tear standards if you are considering returning your vehicle (Option Two below).

We'll contact you before the end of your Ford Options or Ford Options Cashplan agreement to make sure you have plenty of time to decide which option is best for you, but in the meantime, here's a quick reminder of the choices that will be available to you.

Choose from three options at the end of your agreement

Option One – Renew your Ford

With Ford Options and Ford Options Cashplan, you can enjoy all of the benefits of a new vehicle, more often. If you would like to renew your Ford, you can part exchange your existing vehicle, or sell it privately if you prefer. You must settle your account, and then you may use any excess amount as a deposit towards your new Ford.

Option Two – Return your Ford

If you would like to return your vehicle at the end of your agreement, a vehicle inspection must be completed in your presence. As long as your vehicle meets the fair wear and tear standards detailed in this booklet, is within the agreed mileage, and your account is up to date, there will be nothing further to pay. Additional charges will be made if you exceed the agreed mileage or if your vehicle does not meet our fair wear and tear standards.

Option Three – Retain your Ford

Ford Options and Ford Options Cashplan also give you the flexibility to own the vehicle at the end of your agreement. All you need to do, assuming all the scheduled monthly payments have been paid, is arrange payment of the Optional Final Payment, plus the purchase fee.

Renewing your Ford before the end of the agreement

With Ford Options, you're in complete control, you may choose to renew your Ford at any time during your agreement by settling your account in full. You can get access to information regarding Ford's latest promotions from your chosen Ford Dealer or online at www.ford.co.uk. Your chosen Ford Dealer can assist you with the process, including settlement of the outstanding balance on your behalf. Please remember, however, that the responsibility for settling the financial balance remains yours.

Manage your account online or on the move

As a Ford Credit customer you can log on at www.ford.co.uk/myaccount and access account services online. For example, you can request a call-back from us, change your bank account or address details or request a settlement figure. Alternatively, you can request a settlement figure, set up a direct debit and edit your payment date by using the FordPass App.

Ford Options Wear and Tear Guide

If you're considering returning your vehicle at the end of your Ford Options or Ford Options Cashplan agreement, this Guide explains our fair wear and tear standards and what you can expect during this process.

As long as your vehicle meets the fair wear and tear standards set out in this Guide and its mileage is within the agreed mileage band, you will have nothing further to pay if you return the vehicle at the end of the agreement.

Please read this Wear and Tear Guide carefully and keep it in a safe place for future reference. If you have any questions, please contact Ford Credit using any of the methods shown at the end of this Guide.

Returning your vehicle at the end of your agreement

What to expect

If you decide to return your vehicle at the end of your Ford Options or Ford Options Cashplan agreement, it must be returned on or before the Optional Final Payment due date. You can find the Optional Final Payment due date on your finance agreement. All scheduled monthly payments due under the finance agreement must have been made prior to returning your vehicle.

A Vehicle Inspection Report will be completed, which is used to appraise your vehicle against our fair wear and tear standards, and determine whether it is in satisfactory condition according to the terms of your agreement with Ford Credit.

The items on the Vehicle Inspection Report carry a points value. (High value items incur a higher number of points, up to a maximum of 6).

There are three grades of damage:

- Minor damage that can be fixed by smart repair/touch-up
- Severe damage which is repairable without replacement parts
- Damage needing replacement parts or for missing items

Ford Credit will multiply the total number of damage points by their value to calculate the damage charge for your vehicle, as well as any charges for any missing items detailed in the 'Documentation, keys and fobs' section below. You can obtain a copy of the charges for damage or missing items by calling us or by downloading a copy from www.ford.co.uk/myaccount (click the button at the bottom of the page, labelled Fair Wear and Tear).

Where the vehicle is extensively damaged or in very poor condition, Ford Credit may elect to commission an independent report before finalising charges payable.

It is important that you sign the Vehicle Inspection Report, as it is proof that the vehicle has been returned, and the condition it was returned in. If you do not agree with the appraisal of the vehicle there's a section for you to indicate this at the bottom of the form.

Excess mileage

If your vehicle has exceeded the mileage allowance agreed at the start of your agreement, you will be charged for each mile over the agreed mileage. You can find your pence per mile charge on your Ford Credit agreement. If you do not have a copy of your contract to hand, you can order a copy online at www.ford.co.uk/my-account

Documentation, keys and fobs

When you return your vehicle, you must provide the following:

- All keys and fobs supplied with the car, including any 'master keys', 'red keys' or spares
- Vehicle Registration Certificate V5
- Service History Book (stamped with servicing Dealer's details)
- All maintenance records relating to the vehicle
- All other documentation relating to the vehicle or its equipment
- Any key codes or security codes for vehicle equipment
- A valid MOT certificate (if applicable)
- Any satnav discs / SD card supplied with the vehicle

If you do not return them we may charge you for their replacement. You can obtain a duplicate registration certificate by contacting the DVLA. <https://www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency>

If you have a cherished plate, this must be removed and the V5 updated to reflect the original registration number.

How to minimise chargeable wear and tear

We recommend that you use the tips below to appraise your vehicle before returning it:

- Inspect your vehicle at least 10 weeks before you intend to return it, giving you enough time to have any repairs needed carried out
- Make sure your vehicle is clean inside and out. If your vehicle is dirty you may not notice some damage that falls outside the acceptable standards
- Appraise your vehicle in good natural daylight; this will help you spot dents and scratches
- Appraise your vehicle when it is dry. When your vehicle is wet it is much more difficult to see some damage
- You are more likely to see dents, scratches and other damage if you look down the panel side-on
- Consider getting someone to help you inspect the car objectively
- Remember to inspect all the panels including the roof and any below the bumper. Make sure you check the lights, windows and mirrors too. If you have a convertible, make sure the roof is undamaged and the folding mechanism works correctly

If your vehicle has been damaged, have the necessary repairs carried out immediately. Any repairs must be completed to a professional standard by an authorised Ford workshop or bodyshop. Any repairs to paintwork or bodywork must comply with applicable paintwork or anti-corrosion guarantees and warranties.

Routine maintenance

- The vehicle must be maintained and serviced in accordance with Ford guidelines
- Routine servicing should be undertaken at intervals recommended by Ford by their authorised agents
- Drivers should ensure that oil and coolant levels are checked regularly and maintained at appropriate levels between servicing
- Any odometer alterations must be reported. Odometer changes are not acceptable. Tyre pressures should be kept at manufacturer's recommended pressures to avoid damage and undue wear
- Drivers should ensure that the exhaust system is properly suspended and in efficient working order; there should be no gas leaks or evidence of blowing from the exhaust system joint
- You can help prevent catalytic converter (CAT) failure by:
 - Using the correct fuel
 - Regular servicing
 - Immediately investigating any poor running symptoms
 - Not towing or bump-starting the vehicle

Other useful tips

Please ensure you remove all personal items from the vehicle before you return it, e.g. CDs, sunglasses, maps and fuel cards, as we are not able to return items that have been left in the vehicle.

Please also remember to clear any destination programmes (such as home) from any satnav systems that are fitted to the vehicle.

Lastly, do remember to check that you have removed any keys that are not related to the vehicle from the key fob.

Charges and how to pay

When you return your vehicle, you will be given a copy of the Vehicle Inspection Report which will detail your current mileage and any damage or missing documentation.

- You will receive a letter from Ford Credit confirming the total sum due
- Charges are payable immediately by contacting Ford Credit
- You can pay by credit or debit card over the phone or by bank transfer, or through the FordPass App. Ford Credit does not charge for making payment by credit or debit card; however, your card issuer may do. We recommend you check with your card issuer before making a payment
- Failure to pay the charges may result in collections action being taken and may be recorded on your credit history

If, when you receive the Vehicle Inspection Report, you do not agree with the indicated level of damage, you may appoint a qualified assessor to appraise the vehicle and provide an independent assessment. If the independent assessor finds that the damage to the vehicle is less than that recorded on the Vehicle Inspection Report, then Ford Credit will not only reduce the damage charges due but will also pay for the cost of the assessment. If the assessor agrees that the damage to the vehicle matches that recorded on the Vehicle Inspection Report, then you will have to pay the damage charges due.

If, at any time, you are unhappy with, or have any concerns about the service you have received then please let us know. You can find out all you need to know about how to contact us or our complaint process by visiting <https://www.ford.co.uk/finance/support/our-complaints-procedure>

Here to help

Please feel free to contact your chosen Ford Dealer or Ford Credit about any aspect of your finance agreement.

Manage your account online

As a Ford Credit customer you can access account services online at www.ford.co.uk/myaccount. You can even request a call back from us. Just choose a time convenient to you, tell us what you wish to talk about and a member of our dedicated Account Services team will give you a call. You can also service your account using the FordPass App, where you can pay your next instalment, request a settlement quote and view your contract details. Download FordPass for free from the App Store and Google Play. Once set up, tap 'Ford Credit' in the menu bar and follow the steps to register.

FAQs

If you have any questions about the contents of this guide, or about your Ford Credit agreement, we have a dedicated FAQ section at www.ford.co.uk/finance/support/faqs which could help to answer your query. Alternatively, you can call a member of our Account Services team for more information on **0345 712 5490**.

Phone us

Manchester Business Centre Account Services: **0345 712 5490**. Please have your account details ready. Calls will be charged at local rates and may be monitored or recorded for training and quality purposes.

Write to us

Ford Credit, Manchester Business Centre, Number One, 1 Tony Wilson Place, Manchester M15 4FN.

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 www.fla.org.uk/index.php/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/our-complaints-procedure. 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 023 4567** 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.

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Treating Customers Fairly

Ford Credit is committed to ensuring that our fair wear and tear standards are aligned to industry guidelines and best practice. Treating Customers Fairly is a core principle at Ford Credit. 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.