

**FordCredit**

Feel the difference





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**FordCredit** is one of the world's biggest and well-established automotive finance companies. Since 1963, we've helped millions of Ford customers in the UK buy their vehicles by providing products and services that are accessible and affordable.

Our size and expertise means we're well placed to provide you with a range of finance plans. They're flexible, straightforward to arrange and there's bound to be one that matches your requirements.

### Why use Ford Credit?

As part of Ford Motor Company, Ford Credit has developed finance and insurance plans to provide customers with choice and flexibility when acquiring a Ford.

With three differing finance plans, Ford Credit makes vehicle finance readily accessible to Ford customers. The three plans are **FordOptions**, **FordOptions Cashplan** and the more traditional hire purchase product, **FordAcquire**. Details of these three plans can be found later in this brochure.

Ford Credit also has a range of insurance products available offering additional services, benefits and cover.

The 700-strong Ford Dealer Network has access to our advanced showroom technology. The Ford Credit system can match your requirements to the most appropriate finance plan; provide you with quotations and rapid processing of your application.

You can also access more information about Ford Credit at [www.ford.co.uk](http://www.ford.co.uk)

### The benefits of Ford Credit

The following benefits apply to all Ford Credit finance plans:

- Most of the 700-strong Ford Dealer Network are linked directly on-line to the Ford Credit system, so finance is straightforward to arrange.
- Ford Credit finance plans have been designed to meet your automotive finance needs for both new and used vehicles.
- Enhanced control over your personal finances, with fixed regular repayments (over a variety of terms from 12 to 60 months) and a fixed interest rate for the term of your agreement.
- Valuable time can be saved by not having to visit banks or explore the internet to arrange finance facilities.

With Ford Credit you are dealing with people who have a close working relationship with your Ford Dealer and are as passionate about Ford as you are!



## The flexible way to finance your new Ford

To learn more about **FordOptions** visit [www.ford.co.uk](http://www.ford.co.uk)



# FordOptions

**FordOptions** is a different way of financing your car because it gives you the option to drive a new Ford every two or three years. Since 1992, over 700,000 people have chosen **FordOptions**. With deposit levels ranging between 0% and 35% and the assurance of a pre-agreed Guaranteed Minimum Future Value (GMFV), **FordOptions** could be the right finance plan for you.

The benefits of **FordOptions**:

- The opportunity to drive a new Ford car more often
- Regular payments to suit your personal needs
- Flexible terms of 24, 30 or 36 months
- The assurance of a Guaranteed Minimum Future Value (GMFV) should you wish to pursue Option two as detailed below
- The option to own the car at the end of the agreement

How does it work?

1. You decide on the car you want to buy and tell us your anticipated annual mileage
2. You choose the deposit you want to pay and the repayment period that suits you
3. We then estimate the Guaranteed Minimum Future Value (GMFV) that the car will be worth at the end of your agreed finance term
4. This, and your agreed deposit, is deducted from your car price
5. Your repayments are then based on the balance, plus the interest on both this and the Guaranteed Minimum Future Value (GMFV)
6. The finance specialist at your Ford Dealer will then submit your application through to Ford Credit
7. Once the finance documentation is complete, you can drive away in your new car
8. At the end of the agreement, you have three great options:

## Option one - choose another car

You can choose another car by using any excess value over the Guaranteed Minimum Future Value (GMFV) as a deposit on your next Ford car. You can trade in your old car, or sell it privately if you prefer, having settled your account, and use any excess monies towards your next Ford car.

## Option two - return the car

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

Please note that the car's condition is assessed in accordance with our RAC-approved normal wear and tear guidelines. We can provide you with full details once your agreement is up and running.

## Option three - keep the car

If you decide to keep the car, assuming all payments have been made, you just need to pay the Guaranteed Minimum Future Value (GMFV), plus the Option to Purchase Fee and it's yours to drive away. We may also arrange finance for the Guaranteed Minimum Future Value (GMFV).

**FordOptions** - your questions answered

### Q: What's different about FordOptions?

A: It differs from traditional finance because it gives you greater flexibility. In addition **FordOptions** payments are typically lower than **FordAcquire**, as your payments are only based on part of the car's price.

### Q: Is FordOptions only available on new Ford cars?

A: No. Selected used Ford cars are also available, subject to certain conditions.

### Q: Why do I need to estimate my annual mileage?

A: We ask you to select an annual mileage band in order to more accurately predict the minimum value of your car at the end of the agreement.

### Q: Why do I need to keep the car in good condition?

A: The better the condition of your car at the end of your **FordOptions** agreement, the more it will be worth. We will provide full details when you take out your **FordOptions** agreement.

### Q: How do I get into my next Ford?

A: We will contact you prior to the end of your **FordOptions** agreement to remind you of your 3 options and inform you of the latest Ford promotions.

### Q: I'm interested. How do I find out more?

A: Your Ford Dealer will be pleased to explain the current promotions and help you with any queries you might have.



# More choice when purchasing your new Ford

## FordOptions Cashplan

**FordOptions Cashplan** gives you all the benefits of **FordOptions** while freeing you from making regular payments. It's ideal if you have a large cash sum available, providing an innovative way to own a new Ford car.

At the outset, you pay the difference between the purchase price of the car and the Guaranteed Minimum Future Value (GMFV) plus the Finance Fee and the interest on the Guaranteed Minimum Future Value (GMFV). At the end of the agreement, you have three great options:

### **Option one - choose another car**

You can choose another car by using any excess value over the Guaranteed Minimum Future Value (GMFV) as a deposit on your next Ford car. You can trade in your old car, or sell it privately if you prefer, having settled your account, and use any excess monies towards your next Ford car.

### **Option two - return the car**

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

Please note that the car's condition is assessed in accordance with our RAC-approved normal wear and tear guidelines. We can provide you with full details once your agreement is up and running.

### **Option three - keep the car**

If you decide to keep the car, you just need to pay the Guaranteed Minimum Future Value (GMFV), plus the Option to Purchase Fee and it's yours to drive away. We can also arrange finance for the Guaranteed Minimum Future Value (GMFV) over a further period should you require it.

### **FordOptions Cashplan - your questions answered**

#### **Q: What's different about FordOptions Cashplan?**

A: **FordOptions Cashplan** provides all the benefits of **FordOptions** but has no regular instalments.

#### **Q: Can I choose how much to pay upfront?**

A: No. At the outset, you pay the difference between the purchase price and the Guaranteed Minimum Future Value (GMFV) plus the Finance Fee and the interest on the GMFV.

#### **Q: I'm interested. How do I find out more?**

A: Your Ford Dealer will be pleased to explain the current promotions and help you with any queries you might have.



# The simple way to finance your new Ford

## FordAcquire

**FordAcquire** is a traditional hire purchase plan that's convenient and straightforward to arrange.

The benefits of **FordAcquire**:

- Regular payments to suit your needs
- Flexible repayment terms ranging from 12 months to 60 months
- At the end of the agreement, assuming all payments and the Option to Purchase Fee have been made, you own the car

How **FordAcquire** works:

1. You decide on the car you want to buy
2. You choose the deposit you want to pay and the repayment period that suits you
3. The finance specialist at your Ford Dealer can then calculate your repayments, based on the balance and interest, and submit your application through to Ford Credit
4. Once the finance documentation is complete, you can drive away in your new car
5. At the end of the agreement, assuming all payments and the Option to Purchase Fee have been made, the car belongs to you

**FordAcquire** – your questions answered

**Q: Is FordAcquire only available on new cars?**

A: No. Selected used Ford cars are also available, subject to certain conditions.

**Q: How long does my agreement last?**

A: Your repayment period can be from 12 to 60 months.

**Q: I'm interested. How do I find out more?**

A: Your Ford Dealer will be pleased to explain the current promotions and help you with any queries you might have.



We have the solution for all your business needs

## **Ford**BusinessPartner

Business is demanding enough without the challenge of running a fleet. Which is why we think you'll like what **Ford**BusinessPartner has to offer you: affordable, convenient and simple contract hire funding.

Whether you require a single vehicle or a large fleet, all our packages can be tailored to suit your company's needs.

In short, we manage and maintain your company's vehicles, leaving you free to concentrate on your business.

For a quotation please call the **Ford**BusinessPartner team on 0844 879 6333 or visit [www.ford.co.uk](http://www.ford.co.uk)

Business Partner Contract Hire is provided by Lex Vehicle Leasing Limited, trading as Ford Business Partner, Heathside Park, Heathside Park Road, Stockport, SK3 0RB. For the purposes of the Data Protection Act 1998 the data controller in relation to any information you supply is Lex Vehicle Leasing Limited, trading as Ford Business Partner, Heathside Park, Heathside Park Road, Stockport, SK3 0RB. Finance subject to status. Guarantees and indemnities may be required. Business users only.

# A car insurance policy designed exclusively for Ford drivers. Offering quality motor insurance at a competitive rate

## FordInsure

You can enjoy peace of mind and reassurance with a great range of features and benefits that include, in the event of an accident, all repairs carried out at Ford approved repairers, using genuine Ford parts. And to keep you on the move a complimentary Ford loan car as standard.

### In addition you will also benefit from other features that include:

- **Our Car Insurance** has been awarded a five star rating from Defaqto, which means that it is among the best policies in the market. Defaqto's rating reflects the exceptional levels of cover on offer.
- **Personal Customer Manager Service:** a great benefit of our insurance is that you can arrange to have a Personal Customer Manager who will be your first point of contact with any enquiry.
- **Car accessory cover as standard**, including child seats, roof racks and cycle carriers.
- **Unlimited cover for standard fit in-car equipment** such as CD players, phone or other communication equipment.
- **Portable Satellite Navigation cover** of up to £750 if stolen from your locked boot.
- **Free legal advice** in relation to claims.
- **24hr claims team** based in UK.
- **3-year guarantee** on all work if you use our Ford approved repairers.

To learn more about **FordInsure** or for a quote, call us today on 0800 048 0950 or visit [www.ford.co.uk](http://www.ford.co.uk)



All quotes guaranteed for 30 days. The offer of insurance is subject to eligibility criteria. Terms and conditions are available on request. Cover described is for comprehensive policies using our Ford approved repairers.

Ford Insure is underwritten and administered by Royal & Sun Alliance Insurance plc (No.93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and regulated by the Financial Services Authority. For your protection, telephone calls will be recorded and may be monitored.



## Payment Protection Plan

### **Ford**Insure

No matter how carefully you plan, it's impossible to know what's around the corner. Unemployment, accident or sickness can happen to anyone. With the **Ford**Insure Payment Protection Plan you can continue to enjoy your car without worrying about the future.

**Ford**Insure offers a range of schemes to suit your requirements, and cover is easy to arrange. Simply ask your dealer about the levels of cover available.

Subject to Terms and Conditions.

For our joint protection telephone calls may be recorded and/ or monitored. The insurer of this policy is Pinnacle Insurance plc: Pinnacle Insurance plc, Registered office: Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire, WD6 2XX. Registered in England and Wales Number: 1007798. A BNP Paribas Company. Cardiff Pinnacle is a trading style of Pinnacle Insurance plc. Pinnacle Insurance plc is authorised and regulated by the Financial Services Authority.

## FordInsure

In the unfortunate event that your car is written-off or stolen and declared a total loss, your insurance company may not pay out what you paid for the car. This is because many comprehensive motor insurers make a total loss payment based on the market value of the car at the time of the accident or theft – not the original purchase price.

Any depreciation or loss in value that takes place since you took delivery of the car may not be covered. This is your loss. A **FordInsure** Invoice GAP policy could cover this by paying the difference between your motor insurance payout and the original invoice price of your vehicle.

Or, for even greater protection, a **FordInsure** Combined GAP policy could cover the difference between your insurance settlement and the original price paid for the vehicle\* or your outstanding finance, whichever is greater at the time of your claim\*\*. Please ask your dealer for more information on **FordInsure** GAP products.

Please note that the information given here is only a brief outline of the cover provided. For full details of the policy terms and conditions please ask your dealer for a copy of the policy document. **FordInsure** GAP Inclusive is underwritten by Mapfre Asistencia Compañía Internacional de Seguros y Reaseguros Sociedad Anonima, Registered Address; Mapfre House 2/3 Philpot Lane, London EC3M 8AN. Company number; FC021974. Branch number; BR008042.

\* Includes all factory-fitted accessories and any discount given, but excludes other extras.

\*\* Maximum payout £20,000.

## Guaranteed Asset Protection (GAP)



**Illustrations, descriptions and specifications.** Vehicles featured in this brochure may not be to exact UK specification. Whilst Ford take the utmost care in ensuring that all details in the publication are correct at the time of going to press, we are constantly striving for improvement and, therefore, reserve the right to alter specifications and equipment without notice. Some vehicles are shown with accessories or optional equipment fitted. Distributors and dealers are not agents of Ford and have absolutely no authority to bind Ford Motor Company Limited to any express or implied undertaking or representation.

Details of all plans from Ford Credit can be obtained from your Ford Dealer

Finance subject to status. Guarantees/indemnities may be required. Freepost Ford Credit. Certain categories of business user are ineligible.

Please refer to the terms and conditions of the relevant finance documents for more detailed information. These are available at your Ford Dealer.

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