

**FordCredit**

Feel the difference





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**FordCredit** is part of one of the largest automotive finance companies in the world and has been providing Ford buyers with finance products in the UK since 1963. We are constantly striving to ensure that the products and services that we provide make financing a new car more accessible and affordable. We also remain committed to delivering the highest levels of customer service and support.

### 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 600-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 600-strong Ford Dealer Network are linked directly on-line to the Ford Credit system, so finance is fast and easy to arrange.
- Ford Credit finance plans are available for both new and used vehicles.
- Enhanced control over your personal finances, with fixed regular repayments (variety of terms from 12 to 60 months).
- 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 Ford

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



# FordOptions

**FordOptions** is ideal for customers who want to renew their car more often, as it provides a simple way for you to get your next Ford. Since its launch in 1992, more than seven hundred thousand Ford customers have financed their vehicles with **FordOptions**.

**FordOptions** offers you:

- The opportunity to enjoy a new Ford more often.
- The assurance of a pre-agreed Guaranteed Minimum Future Value (GMFV) and so protection from any unexpected fall in used car prices.
- Reduced exposure to major service and repair bills.
- Flexibility at the end of the agreement.

Here's how **FordOptions** works:

1. Select the Ford you want, then estimate your annual mileage.
2. Ford Credit set today the Guaranteed Minimum Future Value (GMFV) that your car will be worth at the end of the agreement period\*.
3. The GMFV plus your deposit\*\* is deducted from the price of your chosen Ford leaving a balance.
4. Your repayments are based on the balance, plus interest on this balance and on the GMFV.
5. Once our Customer Service Centre has agreed and activated the agreement you can drive away your Ford.

## Choose from three options at the end of the agreement

### Option one – choose a new car

Return to your Ford Dealer and choose a new car, using any excess value over the GMFV (optional final payment) towards your deposit on your next Ford. You can trade-in your old car, alternatively you can sell your car privately, having settled your account, and use any excess monies towards your next car.

### Option two – return the car

If you wish to return your car at the end of the **FordOptions** agreement, your Ford Dealer will carry out a vehicle appraisal. You will have nothing further to pay, provided that the car is found to be in good condition and that the agreed mileage has not been exceeded.

### Option three – keep the car

If you wish to keep the car, simply pay the GMFV (optional final payment) amount and ensure that all other payments due under the agreement are up-to-date, and the vehicle is yours. Ford Credit can arrange finance for the GMFV (optional final payment) amount if you wish.

**FordOptions** – your questions answered

### Q: What's unique 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 local Ford Dealer will be pleased to explain the current promotions and help you with any queries you might have.

\* Subject to a minimum 24 month and maximum 36 month term.

\*\* Subject to a maximum deposit of 35%.



## More choice when financing your Ford

### FordOptions Cashplan

**FordOptions Cashplan** is a variation of the **FordOptions** plan. It is a credit agreement with no regular instalments. At the outset, the customer pays the difference between the purchase price and the Guaranteed Minimum Future Value (GMFV) plus the Finance Fee and the interest on the GMFV. At the end of the term, the customer has the following options:

#### **Choose from three options at the end of the agreement**

##### **Option one – choose a new car**

Return to your Ford Dealer and choose a new car, using any excess value over the GMFV (optional final payment) towards your deposit on your next Ford. You can trade-in your old car, alternatively you can sell your car privately, having settled your account, and use any excess monies towards your next car.

##### **Option two – return the car**

If you wish to return your car at the end of your **FordOptions** agreement, your Dealer will carry out a vehicle appraisal. You will have nothing to pay, provided that the car is found to be in good condition and that the agreed mileage has not been exceeded.

##### **Option three – keep the car**

If you wish to keep the car, simply pay the GMFV (optional final payment) amount and the vehicle is yours. Ford Credit can arrange finance for the GMFV (optional final payment) amount if you wish.

#### **FordOptions Cashplan– your questions answered**

##### **Q: What's unique 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 local 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 Ford

## FordAcquire

**FordAcquire** is a traditional form of car finance that is convenient to arrange and has flexible terms to suit your needs.

**FordAcquire** offers you:

- Regular payments to suit your needs.
- A choice of repayment periods and deposit levels.
- At the end of the agreement period, assuming all payments have been made, you own the car.

Here's how **FordAcquire** works:

1. Select the Ford you want, how much deposit you wish to pay and what repayment period you prefer.
2. Your Ford Dealer's finance specialist will then calculate your repayment, based on the balance plus interest.
3. Once our Customer Service Centre has activated the agreement, you can drive away in your Ford.

**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 local Ford Dealer will be pleased to explain the current promotions and help you with any queries you might have.



## FordBusinessPartner

**FordBusinessPartner** is designed to make your business life easier by giving you access to a wide range of vehicle funding packages, from purchase plans to contract hire.

As an integral part of Ford, we are able to offer consistently competitive prices. As everybody's needs are different, we've designed the service to be flexible, so that each package can be tailored to meet your individual needs.

But it's more than just a financial package. **FordBusinessPartner** also takes on the time-consuming burden of managing and maintaining your fleet – enabling you to get on with running your business.

### Reasons to choose FordBusinessPartner

- Exclusive Ford offers.
- Work is conducted to Ford recommended standards, using original parts thus maintaining warranty protection.
- Driver downtime minimised by easy service booking, free collection and delivery from your preferred location, free wash and vacuum.
- Solutions to keep you mobile – no burden of insurance, repair and vehicle replacement administration.
- Online fleet management information.
- Range of packages available to fit customer needs and reduce overall business costs.
- Releases funds for core business activities.

# FordInsure

Created exclusively for Ford owners, **FordInsure** comprehensive motor insurance is simple to arrange and provides a combination of great value and unique additional services, benefits and cover.

## The Benefits of FordInsure Motor Insurance

- A Ford courtesy car is provided whilst your car is being repaired at a Ford Accident Repair Centre.
- All vehicles are repaired using genuine Ford parts.
- 7-day Driveaway cover free when you purchase a car from a Ford dealer, simply call **FordInsure** for a no-obligation annual quotation.
- 365 days' UK and European accident recovery available.

## No-one respects your Ford like FordInsure

The **FordInsure** policy is designed specifically for Ford drivers and is the only policy which guarantees you the choice of having your Ford repaired by an approved Ford Accident Repair Centre, using genuine Ford parts. Only Ford Accident Repair Centres can offer a 3-year accident repair warranty which includes not just the workmanship but also the replacement parts used in the repair.

To learn more about **FordInsure** or for a quote, phone 0845 300 9584 or visit [www.fordinsure.co.uk](http://www.fordinsure.co.uk)



**FordInsure** is underwritten by Norwich Union Insurance Limited. Registered Office: 8 Surrey Street, Norwich NR1 3NG. Registered in England number 99122. A member of the Aviva Group. Authorised and regulated by the Financial Services Authority. For the purpose of the Data Protection Act 1998 the data controllers in relation to any information you supply are Norwich Union Insurance Limited, Ford Motor Company Limited and FCE Bank PLC. Aviva Group and Ford Group and their respective agents may use your information to keep you informed by post, telephone, e-mail, text messages or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish your information to be used for these purposes, please write to Norwich Union FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB. For our joint protection, telephone calls may be recorded and/or monitored. Quotations are valid for 60 days.



## 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.

For our joint protection telephone calls may be recorded and/or monitored. The insurers of this policy trade as Norwich Union and are: Norwich Union Insurance Limited, registered in England No: 99122, registered Office: 8 Surrey Street, Norwich NR1 3NG and Norwich Union Life & Pensions Limited, registered in England No: 3253947, registered Office: 2 Rougier Street, York YO99 1UU.

Both are members of the Aviva Group. Both are 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.** Cars 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 Ltd to any express or implied undertaking or representation.

Details of all plans from Ford Credit can be obtained from your Ford dealer.

Written quotations available upon request. Finance is subject to status. Guarantees/indemnities may be required. 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.

Ford Credit  
Trading style of FCE Bank plc  
Registered in England number 772784  
Registered Office Central Office, Eagle Way,  
Brentwood, Essex, CM13 3AR  
FCE 0001.  
APR 2008 UK.  
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