

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.

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 month's 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 be 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 |
| Commercial Line of Credit | ✓ | ✓ | ✓ | × | × |
| Manage your Account 24/7 | ✓ | ✓ | ✓ | × | × |

* Ford Acquire, Ford Options & Ford Options Cashplan: you or your business will own the vehicle once all payments (including the final balloon or Optional Final Payment 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.