



Multiple Finance Options. Loads of Opportunities.

Who Are Potential Commercial Customers?

- Corporation/partnership/other business entity.
- Individual doing business as (DBA).
- Your vehicle will be utilized more than 50% of the time for business.



Commercial Installment Financing

Flexible vehicle financing that allows upfits/modifications, heavy usage, and no mileage restrictions.

Features/Benefits

- Ideal for businesses that keep their vehicles for five plus years.
- Traditional purchase loan where you own the vehicle at end of term.
- Fully amortized with equal monthly payments.
- Flexible terms up to 72 months.
- Financing for new and used cars through heavy-duty trucks. Finance an upfit on your vehicle at time of purchase or modify/upfit your vehicle on your own.
- Sell or trade anytime with no early payoff charges.
- Ability to finance add-on products like extended service contracts, maintenance plans, and GAPCoverage.



CommercialLease (TRAC)

A customizable open-ended lease plan that provides flexible terms and residuals based upon your business requirements. Accommodates new and used vehicles with modifications/upfits or high-mileage and heavy-usage vehicles.

Features/Benefits

- Ideal for businesses that prefer lower monthly payments by structuring terms to match vehicle usage and life cycle.
- Monthly payments typically lower than similar term installment payments.
- Allows for cash flow to be invested back into the business.
- Flexible terms ranging from 12 to 72 months.



- Specialized equipment and upfits can be residualized.
- No mileage restrictions or excess wear and use charges typically found in traditional lease products.
- Flexible lease-end options: Buy out your vehicle for the residual value, trade in your vehicle at the dealership, or have Ford Pro™ FinSimple® sell it for you.*
- Ability to finance add-on products like Commercial GAPCoverage, extended service contracts, and maintenance plans.

Note: Lessee is responsible for the selected residual value of the vehicle at lease-end whether you want to keep, trade, or sell the vehicle.



Commercial Red Carpet Lease® (RCL)

For predictable light-usage vehicles with no upfits/modifications, choose this closed-end lease plan with no residual risk. When you complete the lease as agreed, simply bring the vehicle back to your dealership. You are only responsible for any excess mileage and wear and use charges.

Features/Benefits

- Ideal for businesses that keep their vehicles less than five years and under 100,000 miles.
- Monthly payments typically lower than similar term installment payments.
- Allows for cash flow to be invested back into the business.
- Short-term leasing means newer vehicles more often.
- New vehicles with various mileage options and terms to choose from.
- Flexible lease-end options: Return your leased vehicle or buy it out.
- Ability to finance add-on products like extended service contracts and maintenance plans.



Commercial Line of Credit (CLOC)

Take the stress out of vehicle financing with a Ford Pro FinSimple Commercial Line of Credit (CLOC). Once approved, CLOC covers your vehicle financing and leasing needs at a Ford Dealer or Lincoln Retailer for up to a whole year.**

Features/Benefits

- Agreed-upon level of credit that may be used for the purchase or lease of commercial vehicles, including vehicles that are upfitted. Commercial Installment Financing, Commercial Lease (TRAC), and Commercial Red Carpet Lease® products may all be utilized within your Commercial Line of Credit.
- Perfect for when your fleet needs require financing of multiple vehicles throughout the year.
- Utilizing CLOC for the vehicle purchases can free up your cash and/or bank line of credit for your business without setup or nonutilization charges.



For more information on our finance products and to start the application process, visit fordpro.com/en-us/financing/.

*You are responsible for any difference between the balance owed and the selling price (including costs incurred to sell the vehicle as agreed upon in your Master Lease Agreement).

**Subject to initial approval, ongoing eligibility, and periodic reviews.