



<p>What is the interest rate?</p>	<p>1.45% Tax-free<sup>1</sup>/AER<sup>2</sup> Annual (fixed) 1.44% Tax-free<sup>1</sup>/AER<sup>2</sup> Monthly (fixed)</p> <ul style="list-style-type: none"> <li>Interest is calculated daily and can be paid monthly or annually, linked to the date we receive your initial deposit.</li> </ul>
<p>Can Ford Money change the interest rate?</p>	<ul style="list-style-type: none"> <li>No - your rate is fixed for the length of the term for which you apply.</li> <li>You will receive the interest rate shown at the time you apply, or if we increase our product rate before you make your initial deposit, you will receive the benefit of the higher interest rate applicable as at the initial deposit date.</li> </ul>
<p>What would the estimated balance be based on a £1,000 deposit?</p>	<p>£1,014.50 based on £1,000 over 1 year at 1.45%</p> <p>This projection is provided for illustrative purposes only and does not take into account your individual circumstances. This is based on no withdrawals or further deposits being made and interest being added to the account. The projected balance is based on the annual interest rate.</p>
<p>How do I open and manage my account?</p>	<ul style="list-style-type: none"> <li>You must be aged 16 or over and resident in the UK for tax purposes.</li> <li>You can open this account online or via telephone.</li> <li>This account is accessed and managed online.</li> <li>You pay in money from your Nominated Account or from an existing Ford Money account, subject to the Terms and Conditions of that product.</li> <li>Your initial deposit must be received within 14 days of the date we receive your application.</li> <li>Minimum initial deposit £500.</li> <li>Minimum balance £500, maximum balance £2,000,000.</li> <li>You can make an unlimited number of deposits and transfers-in, within 14 days of the date we receive your application. After this deposit window no additional deposits are permitted.</li> <li>The maximum amount of new money you can subscribe to a Cash ISA per tax year is set by HMRC ISA Guidelines.</li> <li>Transfers-in are accepted, in line with HMRC ISA Guidelines.</li> </ul>
<p>Can I withdraw money?</p>	<ul style="list-style-type: none"> <li>Account closure, withdrawals and transfers-out are permitted. However a term breakage charge will be applicable if we are instructed to carry out your request within the term (with the exception of your right to cancel the account by notifying us within 14 days of your account's opening day).</li> <li>The term breakage charge is deducted from the amount we pay you and will be equal to 90 days' gross interest on the amount you cash in, at the rate your account is earning.</li> <li>You can close or transfer-out to another provider at the end of the term with no penalty.</li> </ul>

<p>Can I withdraw money? cont/</p>	<ul style="list-style-type: none"> <li>As your Fixed Cash ISA approaches maturity we'll send you a letter around a month before it matures and a follow-up email 14 days before the end of the term. Each communication will explain that you need to log in to see the maturity options that are available to you. You will have until 48 hours before your Fixed Cash ISA matures to select your preferred option(s). If we don't hear from you by then, and we're offering you another term of the same or similar length, the new term will start automatically on the maturity date of the previous account.</li> </ul>
<p>Additional information</p>	<ul style="list-style-type: none"> <li>If you wish to close your Fixed Cash ISA you need to inform us within 14 days of your account's opening day either via secure message or by calling us. Your account will be closed and the agreement between us will be cancelled without charge. The balance on your account, and any interest earned, will be repaid in full.</li> <li>Subject to HMRC ISA Guidelines, you can split your Cash ISA annual allowance between all or any of our Cash ISA products, provided that your annual allowance is not exceeded across all the Cash ISA products.</li> <li>Fixed Cash ISA is classed as a Flexible ISA. Flexible ISA rules allow you to withdraw and replace money in the same tax year without losing any of your tax-free entitlement so any amount you withdraw will be added to your remaining allowance figure for the tax year.</li> <li>If you request a transfer of current year ISA subscriptions, the total current ISA subscription amount must be transferred.</li> <li>You are responsible for registering and declaring your tax status and tax residencies, and for paying any tax due to HMRC. If your situation changes you need to update us, so please get in touch.</li> <li><b>Tax treatment is dependent on the personal circumstances of each customer and may be subject to change in the future.</b></li> </ul>

The information provided above is a summary of the key features of the Ford Money Fixed Cash ISA and is not intended to be a substitute for reading the Product Terms and Conditions. Please make sure you have read the Product Terms and Conditions before applying.

<sup>1</sup> Tax-free means free from UK Income Tax.

<sup>2</sup> AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

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