

# Fixed Cash ISA 3 Year Product Summary Box



What is the interest rate?	<b>4.20% AER*</b> (Tax-Free*) <b>4.20% Gross*</b> yearly <b>4.12% Gross*</b> monthly <ul style="list-style-type: none"> <li>Interest is calculated daily and can be paid monthly or yearly, depending on when we receive your initial deposit.</li> </ul>
Can Ford Money change the interest rate?	<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 at a minimum the interest rate shown at the time you applied. If we increase our rate before you make your first deposit, you'll receive the new higher rate.</li> </ul>
What would the estimated balance be based on a £1,000 deposit?	<p>£1,131.37 based on £1,000 over 3 years at 4.20%</p> <p>This example is given for illustrative purposes only and it doesn't reflect your specific circumstances. It's based on no extra money being moved in or out of the account and assumes that your interest is being added to the account. The estimated balance is based on the yearly interest rate.</p>
How do I open and manage my account?	<ul style="list-style-type: none"> <li>Open and manage your account online.</li> <li>Move money in from your Connected Account or from an existing Ford Money account.</li> <li>You must open the account with at least £500. Make sure to move this into the account within the first 21 days of opening the account.</li> <li>Maximum balance up to £2,000,000 (excluding interest). This amount is combined across all the accounts you have with us.</li> <li>There are no limits on the number of times you can move money into the account (within the first 21 days of opening the account.)</li> <li>The maximum amount of new money you can put into a Cash ISA per tax year is set by HMRC ISA Guidelines.</li> </ul>
Can I move my money out?	<ul style="list-style-type: none"> <li>Yes, however it will be subject to a term breakage charge. The only exception to this is if you exercise your right to cancel within 14 days from your first deposit showing in your account.</li> <li>The term breakage charge is taken off the amount we transfer back to you and will be equal to 270 days' gross interest on the amount you put in the account, at the interest rate your account is earning.</li> <li>You can close or transfer out to another provider at the end of the term (at maturity) with no penalty.</li> </ul>
Additional information	<ul style="list-style-type: none"> <li>You can split your Cash ISA annual allowance (the maximum amount of money you can put into a Cash ISA per tax year is set by HMRC guidelines) between any of our Cash ISA products. You can also hold multiple ISA accounts across different providers as long as you do not exceed the maximum amount set by HMRC in any one tax year.</li> <li>If you need to transfer out the money you have put into your ISA account with Ford Money in the current year, you'll need to contact your alternative provider to determine if they will accept current year's subscriptions under the new HMRC guidelines.</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.

**\*Gross** is the taxable rate of interest without the deduction of UK Income Tax.

**\*AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

**\*Tax-Free** means you are exempt from UK Income Tax. Tax treatment is dependent on the personal circumstances of each customer and may be subject to change in the future.

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