



<p><b>What is the interest rate?</b></p>	<p>1.05% Gross<sup>1</sup>/AER<sup>2</sup> Annual (fixed) 1.04% Gross<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><b>Can Ford Money change the interest rate?</b></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><b>What would the estimated balance be based on a £1,000 deposit?</b></p>	<p>£1,042.67 based on £1,000 over 4 years at 1.05%</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><b>How do I open and manage my account?</b></p>	<ul style="list-style-type: none"> <li>You must be aged 16 or over.</li> <li>This account can be held jointly with one other person or singly.</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 up to £2,000,000.</li> <li>You can make an unlimited number of deposits within 14 days of the date we receive your application. After this deposit window no additional deposits are permitted.</li> </ul>
<p><b>Can I withdraw money?</b></p>	<ul style="list-style-type: none"> <li>Withdrawals during the term are not permitted.</li> <li>You can withdraw at the end of the term with no loss of interest.</li> <li>As your Fixed Saver 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 Saver 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><b>Additional information</b></p>	<ul style="list-style-type: none"> <li>If you wish to close your Fixed Saver you need to inform us via secure message or by calling us within 14 days of your account's opening day. Your account will be closed and the agreement between us will be</li> </ul>

	<p>cancelled without charge. The balance on your account, and any interest earned, will be repaid to you in full.</p> <ul style="list-style-type: none"><li>• As Fixed Saver is a fixed rate product with a set term there is no right to cancel or make withdrawals after this initial 14-day period. Please make sure you're happy with the product and the interest rate before you apply.</li><li>• The minimum initial deposit you can make is £500. You can hold a balance of between £500 and up to a maximum of £2,000,000 (excluding interest) with us. This limit is combined across all products you hold with us.</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>
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The information provided above is a summary of the key features of the Ford Money Fixed Saver 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.

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

2 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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