

Flexible Cash ISA

Product Summary Box



What is the interest rate?	4.35% AER* (Tax-Free*) 4.35% Gross* yearly 4.27% Gross* monthly <ul style="list-style-type: none"> Interest is calculated daily and can be paid monthly or yearly, depending on when we receive your initial deposit.
Can Ford Money change the interest rate?	<ul style="list-style-type: none"> Yes – this is a variable rate product so we may increase and decrease your interest rate. If we decrease your interest rate, we'll give you at least 14 days' notice. For increases, we will update you as soon as possible.
What would my estimated balance be if I had £1,000 in my ISA account?	£1,043.50 based on £1,000 over 1 year at 4.35% 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.
How do I open and manage my account?	<ul style="list-style-type: none"> Open and manage your account online. Move money in from your Connected Account or from an existing Ford Money account. You must open the account with at least £1. Make sure to move this into the account within the first 21 days of opening the account. Maximum balance up to £2,000,000 (excluding interest). This amount is combined across all the accounts you have with us. You can withdraw and replace money from your Ford Money Cash ISA in the same tax year without losing any of your tax-free entitlement. For more details on ISA flexibility visit the HMRC website. The maximum amount of money you can put into a Cash ISA per tax year is set by HMRC ISA Guidelines.
Can I move my money out?	<ul style="list-style-type: none"> You can move money out of the account, or transfer it to another ISA provider, at any time. You won't need to give us notice and you won't lose any interest you've earned. If you request to move money out of your account before 1pm on a working day (Monday – Friday), your money will reach your Connected Account by close of business the same day. If you request after 1pm, the money will arrive in your Connected Account the next working day (Monday – Friday, excluding public and seasonal holidays).
Additional information	<ul style="list-style-type: none"> You can split your Cash ISA yearly allowance (the maximum amount of money you can put into a Cash ISA per tax year is set by HMRC ISA 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. 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. Tax treatment is dependent on the personal circumstances of each customer and may be subject to change in the future.

The information provided above is a summary of the key features of the Ford Money Flexible 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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