



<p>What is the interest rate?</p>	<p>1.11% tax-free<sup>1</sup>/AER<sup>2</sup> Annual (variable) 1.10% tax-free<sup>1</sup>/AER<sup>2</sup> Monthly (variable)</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>Yes – this is a variable rate product so we may increase and decrease your interest rate.</li> <li>When we increase your interest rate we will inform you at the earliest opportunity. When we decrease your interest rate we will give you at least 60 days' notice of the reduction.</li> </ul>
<p>What would the estimated balance be based on a £1,000 deposit?</p>	<p>£1,011.10 based on £1,000 over 1 year at 1.11%</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 money in 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 from the date we receive your application.</li> <li>Minimum initial deposit £1.</li> <li>Minimum balance £1, maximum balance £2,000,000.</li> <li>You can make an unlimited number of deposits.</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>You can withdraw any available funds in the account, or transfer them to another ISA provider, at any time without notice or loss of interest.</li> <li>If we receive your request for a withdrawal by 2pm on any business day, the money should be available in your Nominated Account by the end of the following business day.</li> </ul>
<p>Additional information</p>	<ul style="list-style-type: none"> <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>Flexible 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> </ul>

Additional information  
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- If you request a transfer of current year ISA subscriptions, the total current ISA subscription amount must be transferred.
- 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.
- **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.

<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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