Flexible Saver Product Summary Box

What is the interest rate?	**4.95%** AER* 4.95% Gross* yearly 4.84% Gross* monthly • 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?	• 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 30 days' notice. For increases, we will update you as soon as possible.
What would the estimated balance be based on a £1,000 deposit?	£1,049.50 based on £1,000 over 1 year at 4.95% 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?	• 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. • There are no limits on the number of times you can move money in and out of the account.
Can I move my money out?	• You can move money out of this account, or transfer it to another Ford Money account, at any time, subject to the terms of that account. You won't need to give us notice. • 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	• **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 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.

***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.

Ford Money is a trading style of FCE Bank plc. which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 204469. Registered in England and Wales under registration number 772784. You can confirm our registration on the Financial Services Register or by contacting the FCA on 0800 111 6768.

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