



Money

Customer Agreement

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Your Customer Agreement

These are Ford Money's General Terms and Conditions for all products (the Customer Agreement). We also have product-specific Terms and Conditions and a summary box that can be found on the website at www.fordmoney.co.uk that also apply to your account. Together the Customer Agreement, the product specific Terms and Conditions and the summary box form our agreement with you. If the product specific Terms and Conditions conflict with the Customer Agreement the product specific Terms and Conditions apply. When we use terms "we", "us" and "our" we mean Ford Money.

How to Contact Us



Write to us at:
Ford Money
PO Box 871
Wallsend
NE28 5BT



Call us on:
0345 266 1231
(+44 345 266 1231
from abroad)



Email us at:
help@fordmoney.co.uk.

You can also use our secure message functionality once your account is open. When logged in, go to the 'Message' tab at the top of the page, then 'Compose New Message.'

Support

It's important to us to support accessibility to our products and services. We can provide our communications to you in large print, Braille, or audio format. To receive an alternative format or request other support, please contact us. In the case of accident or illness, we may allow others to act on your behalf on a case-by-case basis. Your representative should contact us.

If you have problems managing your account or financial difficulties let us know and we will try and help.

Becoming a Customer

To comply with UK laws, we need to verify your identity and address. We'll do this electronically most of the time, but we may also ask you to send copies of documents. If we ask for documents, we'll let you know which ones and when to send them. If you apply jointly, we'll need to check everyone's identity and address. We may need to check again if there are no transactions on your account for a lengthy period or we are otherwise required by law. You must tell us quickly if your contact details change to avoid delays and ensure the security of your account.

Eligibility

You must be over 16 years old and a UK resident. You may not use your account for business purposes.

Applying on Behalf of Someone Else

We may accept applications from attorneys with lasting, continuing or enduring powers of attorney, deputyships and guardians. Contact us for our requirements.

Managing Your Savings Account

Account Management

You can manage your Ford Money account online or using our mobile app. To access your account/s, you will need your password and memorable details.

Connected Bank Account

When you apply for one of our accounts you must provide details of a UK bank or building society current account held in your name (or in one of your names where your account is held by more than one individual). We call this your connected bank account. You can only have **one** connected bank account to cover all the single and joint accounts you hold with us. You can only move money in and out of your Ford Money account from your connected bank account or another Ford Money Account. If you need to change your connected bank account contact us or check our Help section at www.fordmoney.co.uk.

Moving Money In

To deposit money into your Ford Money account, we require you to use your connected bank account or another Ford Money savings account. Any deposits from different accounts will be returned. We accept bank transfers such as BACs, faster payments and CHAPs (your bank may charge you for using CHAPs). We do not accept cash, cheques, or debit card payments.

When making a deposit please include your 7-digit Ford Money account number or temporary application number. If you don't include this, we'll return the money to the original bank account it was sent from.

You'll see the deposit in your Ford Money savings account within 4 hours of it leaving your connected bank account, and we'll send you a text (SMS) message to let you know the deposit has arrived. This will vary for BAC's and CHAP's payments.

Moving Money Out

To move your money out of your Ford Money account, your connected bank account needs to be authenticated. This is part of a "closed-loop" system that we have in place to keep your account secure. You will receive a code through the post within the first few days of opening the account, this code needs to be entered when you log in to your Ford Money account. This ensures that the person requesting access to your account is you.

Our Service Commitment

Once you have authenticated your account, the following transfer timings will apply.

If you request to move money out of your account **before 1pm** on a working day (Monday – Friday), your money will arrive in your connected Account by the **end of 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).

Day Withdrawal is Requested		If Requested Before 1pm		If Requested After 1pm
Monday	>	Monday	>	Tuesday
Tuesday	>	Tuesday	>	Wednesday
Wednesday	>	Wednesday	>	Thursday
Thursday	>	Thursday	>	Friday
Friday	>	Friday	>	Monday
Saturday	>	Monday	>	Monday
Sunday	>	Monday	>	Monday

(Please note your funds will be in your Connected Bank Account by close of business on the day stated above.

If the withdrawal is requested on a bank holiday or seasonal holiday, please allow extra time for the payment to enter your account.)

Transferring Money Between Accounts

You can transfer money between your Ford Money accounts, providing that both accounts allow you to move money in and out of them.

Joint Accounts

With a joint account, both account holders have their own unique login details, these are set up in the application process. This enables either account holder to fully manage the account without needing approval from the other holder. If one of you dies, the survivor may continue to operate the account.

Disputes Between Joint Holders

In case of a dispute or conflicting instructions, we may suspend access to the account until both account holders come to an agreement.

Your Interest Rate

Unless your account has a fixed interest rate for the whole term, we may vary interest rates.

For a flexible product, we may increase or decrease your interest rate. In the case of an increase, we will let you know as soon as possible. If we decrease your interest rate, we will give you at least 14 days' notice.

For a fixed product, the rate is fixed for the length of the term that you applied for.

'Our Best Rate Guarantee' Means:

- On variable rate products (i.e. Flexible Saver or Flexible Cash ISA) you will receive the interest rate available to new customers on like-for-like products. Where this means your interest rate will decrease, we will let you know personally at least 14 days before the change.
- On fixed rate products 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 date of the initial deposit.

Statements

You'll get a statement each month if there are any transactions, including payments and interest (if you chose monthly interest payments). You can also log in at any time and view your statement/s. You can view your statements for up to a year after account closure.

Your Ability to Close Your Account

We'd be sad to see you go, but you can close a flexible product at any time. Once closed, your full balance and any interest earned will be returned to your connected bank account.

If you decide a fixed product isn't for you, you can only cancel within the first 14 days from the date that your first deposit shows in your account. You are unable to close a Fixed Saver account at any other time subject to very limited exceptions such as bereavement where charges may apply. If you close a fixed cash ISA at any other time charges apply.

Our Ability to Close Your Account, Restrict Access or Refuse Transactions

We can close your account by providing you with at least 60 days' notice for any reason. This will not affect our obligation to pay you interest up until the date of termination. We will not use this right to repay a fixed term deposit early where interest rates have moved against us without compensating you.

Ford Money can close your account immediately if you've:

- Given us false information
- Been holding your account for an illegal purpose
- Applied for an account and were not entitled to apply for, or hold, the account
- Broken the terms of our agreement with you in a serious or repeated manner
- Been threatening or abusive towards staff
- Had a matured Fixed term product and we're not offering an opportunity to renew it
- Put us in a position where we might break the law or are at risk of action from a regulator, law enforcement agency or governing body

If we need to close your account for any of the above reasons, we'll communicate this to you in advance unless telling you would be prohibited by law or regulation or would compromise security. We will return your money to your connected account once your account is closed unless prohibited by law or regulation.

We can also restrict access or refuse transactions if any of the above applies or we believe the security of your account is compromised, say, for example, you have lost the device you use to access your account.

Our Service

Making a Complaint

If you have a complaint about the service you have received, please contact us and we'll always do our best to fix the problem.

If you're not happy with our response to your complaint, you can contact the Financial Ombudsman Service at:

Exchange Tower,
Harbour Exchange Square,
London, E14 9SR.
Tel: 0800 023 4567.
www.financial-ombudsman.org.uk

The Legal Stuff

The law applying to our agreement with you is the law of England and Wales and the courts of England and Wales will hear any claim between you and us. If you live in Scotland or Northern Ireland, you may claim in the courts of Scotland or Northern Ireland (as the case may be) too.

If we do not exercise rights against you immediately, we can still do so later.

The Contracts (Rights of Third Parties) Act 1999 doesn't apply to this agreement. This means that third parties can't benefit from or enforce our agreement with you.

You may not transfer any of your rights or obligations (in whole or in part) under our agreement with you to any other business or person. For example, you cannot use your account as security if you borrow money.

Nothing in the Customer Agreement allows you to go overdrawn. If your account does become overdrawn, we'll take all reasonable steps to recover the funds and any costs incurred in doing so, from you unless, becoming overdrawn is due to an error on our part or an unauthorised transaction (see below).

Protecting Your Money – What You and We Are Responsible For

You should take all reasonable steps to keep your account safe, including

- Not letting other people have access to your security/login details for accessing your account;
- Not letting other people have access to any device you use to access your account or the security/login details for such a device,
- Not writing down your security/login details;
- If you are asked to approve a withdrawal, not approving withdrawals that you do not recognise;
- Maintaining the hardware, software and anti-virus programs and promptly updating any security patches on any device you use to access your account(s);
- Never leaving a device that is logged into your account(s) unattended; and
- Making sure that you do not accidentally display your security/login details to any other person when you input them into your device.

We will never:

- 1) Ask you to give us your full security/login details at any point – if someone asks you to do this and says they are from Ford Money, they are trying to steal your details;
- 2) Ask you to change your connected account to another account not in your name and make a withdrawal to it – if someone asks you to do this and says it is to protect you from fraud / to stop your account being frozen or something similar, they are trying to steal your money.

What to do if Your Security/Log-In Details Are Stolen or You Notice an Unauthorised Withdrawal

If you think your security/login details have been stolen or that someone else knows them, you should contact us as soon as possible via phone on 0344 266 1231.

Similarly, if you notice any unauthorised withdrawals from your account or think someone has accessed your account without your permission, please let us know as soon as possible using the method described immediately above.

Will You Refund Me?

If you think there has been an unauthorised withdrawal, we will investigate the matter and issue a full refund (including any charges, etc. you incurred) unless:

- We confirm that it was authorised by you,
- That you have acted fraudulently in making the claim, and/or
- You intentionally did not follow or were extremely careless in not following the steps we recommended above to keep your account safe, and the withdrawal happened before you told us about your security/login details being compromised.
- Once you have told us that you think your security/login details have been compromised, except if you have been fraudulent, we will usually refund any unauthorised transaction that uses those details which happens after your notification – regardless of how the details became compromised. This means you should tell us as soon as you can if you think your details have become stolen or someone knows them.

In other situations,

If a withdrawal you authorised was not completed in the manner you expected (for example, the funds were sent to an account you did not expect or the funds were not sent/there was a delay in sending them), you should tell us straight away, via phone on 0344 266 1231. In these situations, we will normally:

- 1) Refund the amount of the withdrawal (if this is necessary);
- 2) Put your account back in the position it would have been in had the withdrawal not taken place (e.g., refund any interest you would otherwise have earned); and
- 3) Refund you any charges/interest you incurred because of the error.

However, we will not make a refund/reinstate any interest where:

- There was a mistake in any of the details in the instructions you gave us and we followed those instructions in full.

If this does happen, we will, however, help recover the money from the bank or building society that wrongly received it by taking all reasonable steps to get it back (for example, we will contact the bank the money went to in order to see if they can recall it and reverse the transfer). We may charge a fee in respect of these actions, but we will always agree this with you beforehand.

In the event we cannot recover the funds through these means, if you ask for it, we will give you all available relevant information we have about the transfer to help you claim repayment of the funds.

- We can show that your bank or building society at which your connected bank account is held did receive the money.

If this happens, you should speak to your bank or building society and they will be able to correctly apply the payment.

- Where the issue with the withdrawal was caused by abnormal and unforeseeable circumstances beyond our control, the consequences of which would have been unavoidable regardless of what actions we took.

Our Responsibility

Except as stated above or where the law requires us to be liable (responsible), in relation to our general liability for any losses you suffer because of our services, we won't be responsible for:

- 1) Any losses which arise from special circumstances that are not usual in the normal course of things and which we did not and had no reason to know about when you entered into these terms or gave us a withdrawal instruction;
- 2) Any loss of opportunity, loss of goodwill, loss of business or loss of profit in any circumstances; or
- 3) Any losses caused by circumstances beyond our control, where the situation causing the loss was abnormal or unforeseeable (for example, losses caused by extreme weather damaging our systems, industry wide payment system issues or terrorist activity).

Tax Obligations in Other Countries

When you open your account, you let us know in your application form whether you have any reporting or other tax obligations in other countries. If your tax situation in other countries changes, you must tell us in writing as soon as possible. Please note that we are required to share certain data with overseas authorities if we learn of possible tax liabilities. We cannot be held responsible for any losses resulting from sharing information to comply with the law.

Financial Services Compensation Scheme (FSCS)

Your savings are protected under the FSCS. It protects up to £85,000 (or £85,000 each, for joint account holders) of the money in your Ford Money accounts. If you have more than one account with Ford Money or share a joint account, the amount protected by the FSCS will be **£85,000 across them all**. Deposits above these limits are unlikely to be covered. For more information, visit the FSCS website at www.fscs.org.uk.

Changes to This Agreement

We can make changes to this Customer Agreement and the product specific Terms and Conditions at any time, but we'll let you know at least 60 days in advance by email or other personal communication methods if the changes are to your disadvantage. You can switch to another Ford Money product or cash-out without penalty within 60 days of our notification if you don't agree to the changes.

Here are some of the reasons we may make changes:

- To make the agreement clearer or improve the terms of the agreement in your favour
- To reflect changes in the law or a decision by an ombudsman, court, or regulator
- To allow us to meet new and/or changed regulatory requirements
- To reflect changes in any codes of practice to which we subscribe
- To keep you updated with the latest methods, technology, and facilities that make banking easier and more secure for you

For changes that are not to your disadvantage, we will let you know by updating our website.

About Ford Money

Ford Money is a trading style of FCE Bank Plc which is authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority under Firm Reference Number 204469. You can confirm our registration on the Financial Services Register or by contacting the FCA on 0800 111 6768. FCE Bank Plc is registered in England and Wales with registration number 772784 and its registered office at Arterial Road, Laindon, Essex, SS15 6EE.

Please do not use this address for general communications, please use the address above in the 'How to Contact Us' section.

Privacy Policy - Use of Your Personal Information

Here's a description of how Ford Money plans to use and share your personal information.

About Us

Ford Money is a data controller. You can contact us by writing to Ford Money at PO Box 871, Wallsend, NE28 5BT, calling 0345 266 1231, or emailing us at help@fordmoney.co.uk.

Our Data Protection Officer can be contacted by emailing dpeurope@ford.com

Personal Data We Collect

We collect personal information from you and other sources. This includes when you apply for our products and services, contact us, participate in surveys or competitions, and undergo financial reviews. We also get information from third parties like Credit Reference Agencies (CRAs), publicly available sources, and online resources.

How We Use Your Information

We use your personal data for various purposes, including assessing applications for our products and services, providing the products and services, responding to your communications, preventing crime and fraud, identifying and contacting you about products and services that may interest you, conducting statistical analysis, managing our business, conducting market research and product analysis, and creating anonymous data for internal use. To achieve these purposes, we may check your identity and residency with CRAs.

Who We Share Your Information With?

Your personal information may be shared with:

- Companies or other organisations that we have engaged to provide services on our behalf such as web-hosting companies, mailing vendors, analytics providers, event hosting services, and information technology providers; companies or other organisations where you have asked us to or agreed that we may share your personal information with them;
- Professional advisors;
- Any law enforcement agency, court, regulator, government authority or other third party where we believe this is necessary to comply with a legal or regulatory obligation, or otherwise to protect our rights, the rights of any third party or individuals' personal safety, or to detect, prevent, or otherwise address fraud, security or safety issues.

Ford Money may also transfer your personal information to Ford Motor Company, other Ford Motor Company Group companies worldwide, and to their service providers. When we transfer your personal information, we will make sure that it is used for purposes which are compatible with those described in this Policy.

Ford Money will check your identity and residency with Credit Reference Agencies before processing your application. We may also perform fraud checks with Fraud Prevention Agencies. Visit the websites of these companies for more information on how they use your personal information:

GB Group Plc www.gbgplc.com/uk/privacy-policy/

Experian: <https://www.experian.co.uk/privacy/privacy-and-your-data>

What Lawful Grounds do We Rely on When We Use Your Personal Information?

We use your personal information for different reasons:

- When it is necessary to perform our contract with you. This means we will administer and manage your account and any associated services.
- When we consider, on balance, it is appropriate to process your information for our legitimate interests. Examples of this is if we conduct statistical analysis, or generally manage our business.
- When it is necessary to comply with our legal obligations. This means we will comply with laws that apply to us. For example, we will carry out identity and anti-money laundering checks or deal with requests from you to exercise your rights under data protection law.
- With your consent, for example when you say it's okay for us to send you marketing communications by email or text (SMS) messages. You can withdraw your consent at any time by contacting us. Please see the 'How to contact us' section above for our contact details.

Our Use of Credit Reference Agencies

In order to process your application, Ford Money will perform identity and residency checks on you with Credit Reference Agencies ("CRAs").

To do this, we will supply your personal information to CRAs and they will give us information about you. CRAs will supply us with both public (including the electoral register) and fraud prevention information.

We will use this information to:

- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering; and
- Manage your account(s).

When CRAs receive a search from us they will place a search 'soft' footprint on your credit file that may be seen by other lenders, this will not affect your credit rating.

The company we use for these CRA related activities is GB Group plc. You can find out more about their role, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights by visiting their website at: www.gbgplc.com/uk/privacy-policy/

Transferring Your Personal Information Internationally

We handle your personal data in accordance with UK data protection laws and may transfer it within or outside the European Economic Area (EEA), including to the USA. We take our legal obligations seriously and ensure that appropriate safeguards are in place when transferring your personal information outside the EEA. If you would like more information on how Ford Money protects your personal data in such circumstances, please contact us at the address provided.

Your Rights

You have rights under privacy laws. Here's a summary:

1.	The right of access	You have the right to access your information and other details.
2.	The right to rectification	We'll correct your information if it's wrong or incomplete.
3.	The right to erasure	You can request to have your information deleted, also known as 'the right to be forgotten'. However, there are exceptions to this right.
4.	The right to restrict processing	In some cases, you can request to block or limit the use of your information. This means it can be stored but not used.
5.	The right to data portability	You can get a copy of your data in a format that's easy to read and use in some situations.
6.	The right to object	You can object to certain types of data processing in some situations, such as when it's based on an entity's legitimate interests or used for direct marketing or research.

For more information on your rights or to make a request as set out above please contact us using one of the methods in the 'How to contact us' section.

Questions and Complaints

If you have any questions or complaints about our processing of your personal data, you may contact us in writing at the address above or contact Ford Money's Data Protection Officer at dpeurope@ford.com

You can file a complaint with a regulator of data privacy law if you think Ford Money has not followed the law regarding your personal data. This regulator could be the one in your country of residence, work, or where an alleged infringement of data privacy law has taken place. In the UK, you can contact the Information Commissioner for more information. Visit www.ico.org.uk to learn more.

How Long We Keep Your Information

Ford Money will not retain your information for longer than is required for the purposes of this agreement, as required by law, or for the prevention or detection of fraud, whichever is longer.

If you close your account Ford Money may contact you to conduct market research and product analysis in accordance with the 'How we use your information' section above up to four weeks after account closure.

Changes to This Statement

Ford Money may update this statement from time to time and will inform you of any significant changes. You can always find the latest version on our website at www.fordmoney.co.uk/privacy-policy.

Using Your Information Online and by Phone

Our website uses cookies to collect anonymous data to help administer the site. You can set your internet browser software to disable the use of cookies, though please bear in mind that our online application forms and other processes may need to use cookies to work correctly. We also use cookies in emails to help us understand whether you have opened the email and clicked any of the links. More information can be found on our website at www.fordmoney.co.uk/cookie-policy

We monitor or record your phone calls for customer care, training, monitoring, and regulatory purposes.

Your Right to Opt In or Out of Marketing Communications

We would like to keep you up to date with information about our products and services which we think may be of interest to you. If you want to receive this information, select the relevant option at account opening or at any future time by logging in to your account.