

Regular Saver Cash ISA Product Summary Box

<p>What is the interest rate?</p>	<ul style="list-style-type: none"> Product not currently on sale Interest is calculated daily and paid at the end of the 12 month Term, linked to the date we receive your initial deposit.
<p>Can Ford Money change the interest rate?</p>	<ul style="list-style-type: none"> No - your rate is fixed for 12 months. 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.
<p>What would the estimated balance be after 12 months based on a £250 regular monthly deposit?</p>	<ul style="list-style-type: none"> Product not currently on sale
<p>How do I open and manage my account?</p>	<ul style="list-style-type: none"> You must be aged 16 or over and resident in the UK for tax purposes. You can only open one account either online or via telephone. This account is accessed and managed online. You pay money in from your Nominated Account or from an existing Ford Money account, subject to the Terms and Conditions of that product. Your initial deposit must be received within 14 days from the date we receive your application. You can deposit between £25 and £250 each month, for 12 months from your initial deposit date. Minimum deposit £25. Minimum balance £25, maximum balance £3,000. You can make an unlimited number of deposits subject to the balance limits. Transfers in are accepted in line with HMRC ISA Guidelines, subject to individual circumstances. There is no change to the interest rate if you miss a month's deposit. Any missed deposits or unused allowance will not be carried over to the following month.
<p>Can I withdraw money?</p>	<ul style="list-style-type: none"> Account closure, withdrawals and transfers out are permitted. However a Term breakage charge will be applicable if we are instructed to carry out your request within the Term (with the exception of your right to cancel the account by notifying us within 14 days from your account's opening day). The Term breakage charge is deducted from the amount we pay you and will be equal to 90 days' interest on the amount you withdraw, at the interest rate your account is earning. You can close or transfer out to another provider at the end of the Term with no penalty.

<p>Continued: Can I withdraw money?</p>	<ul style="list-style-type: none"> As your Regular Saver Cash ISA approaches maturity we'll send you an email around a month before it matures, and another 14 days before the end of the Term. Each email 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 Regular Saver Cash ISA matures to select your preferred option(s). If we don't hear from you by then, your balance will be moved into a Flexible Cash ISA account, in the Issue that is on sale at that time.
<p>Additional information</p>	<ul style="list-style-type: none"> If you wish to close your Regular Saver Cash ISA you need to inform us via secure message or by calling us within 14 days from your account's opening day. Your account will be closed and the agreement between us will be cancelled without charge. The balance on your account, and any interest earned, will be repaid to you in full. 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. Regular Saver 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. 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 Regular Saver 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.

¹ Tax-free means free from 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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