



What is the interest rate?	<p>4.75% AER*/Gross*</p> <ul style="list-style-type: none"> Interest is calculated daily and added to the Regular Saver Account balance at the end of the term. At the end of the term, we'll transfer the total balance (including any interest earned) to a Flexible Saver account.
Can Ford Money change the interest rate?	<ul style="list-style-type: none"> No, your rate is fixed for the length of your term. You will receive at a minimum the interest rate shown at the time you applied. If we increase our rate before you make your first deposit, you'll receive the new higher rate.
What would the estimated balance be after 12 months based on a £200 regular deposit?	<p>£2462.66</p> <p>This projection is provided for illustrative purposes only and does not take into account your individual circumstances. This is based on a regular monthly deposit of £200 no withdrawals being made and interest being added to the account. The projected balance is based on the annual interest rate.</p>
How do I open and manage my account?	<ul style="list-style-type: none"> You can only open one Regular Saver Account. Open and manage your account online. Move money in from your Connected Bank Account or from an existing Ford Money account. You must pay money into the account within the first 21 days of opening your account, otherwise it will close automatically. The minimum deposit required to open this account is £25 The maximum monthly deposit amount is £200 in total per calendar month, this can be made in multiple deposits providing the maximum monthly amount is not exceeded. Maximum balance up to £2,000,000 (excluding interest.) This amount is combined across all the accounts you have with us.
Can I move my money out?	<ul style="list-style-type: none"> 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 withdraw more than the maximum monthly amount, you will still only be able to deposit the maximum monthly amount i.e. if the maximum monthly amount is £200, and you withdraw £400, you can only pay in £200 in the calendar month.
Additional information	<ul style="list-style-type: none"> 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.

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