

Ford Interest Advantage Online Note Application Terms of Use

The following Terms of Use govern your use of the Ford Interest Advantage Online Application for Investment (the “Application”). Please read these Terms of Use carefully before you complete the Application. If you do not agree with these Terms of Use, you should exit the Application and close your browser. Please print a copy to retain for your records.

I. Eligibility

Completion of the Application requires the following:

- You have read the Ford Interest Advantage Floating Rate Demand Note Prospectus.
- You are at least 18 years old. If applying for a custodial note, the beneficial owner must be a minor.
- You are a U.S. citizen and have a valid tax payer identification number.
- You have a valid state identification card or driver’s license.
- You have a U.S. mailing address.

II. Use of Information

The information provided on the Application may be used:

- To verify the identity of all potential note owners. Federal law requires that all financial institutions obtain, verify, and record information that identifies each person who opens a note. This information is required by the U.S. government to help fight the funding of terrorism and money laundering activities and is covered under the U.S. Patriot Act.
- To verify bank account information.
- To contact sources of credit information and banking references.
- As otherwise indicated in the Ford Interest Advantage privacy notice and online supplement located at <https://credit.ford.com/privacy>.

III. Initial Investment

- Investment Minimum
An initial investment of at least \$1,000 must be made from an existing U.S. checking or savings bank account using the automated clearing house (ACH) transfer of funds process. This initial investment cannot be made by paper check, credit card, brokerage account, or investment account. Investments made via ACH transfer will be available for redemption five business days after completion of the transfer.
- Ford Employees
Ford employees may make an initial investment as described above or they may use payroll deduction to complete their initial investment. If you are a Ford employee and select payroll deduction as your method of investment, you will be provided special instructions to begin the payroll deduction process. Investments via payroll deduction are not subject to the investment timing requirement below.



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- **Timing Requirements**
The initial investment must be completed within 10 business days of submitting the Application. Before the initial investment is completed, two test deposits and withdrawals (less than \$1.00) will be made to verify ownership of the bank account. You are responsible for monitoring your bank account for these transactions. If this verification is not completed within 10 business days, your Application may be cancelled. After 30 days without verification, your Application will become inactive. If your Application is cancelled either by your request or failure to verify your bank account, your request to transfer funds from your bank account will also be cancelled.

IV. **Redemption**

- **Redemption Checks**
In order to make redemptions by check, you must complete the Ford Interest Advantage Signature Card form located at https://www.ford.com/finance/content/dam/ford-credit/us/pdf/investor-center/Ford_Interest_Advantage_Signature_Card.pdf

The form must be printed, completed, notarized, and mailed to the address provided for processing. Once the form has been processed, redemption checks will be mailed to you. Additional redemption checks may be ordered by calling the Support Center at 1-800-462-2614.

- **Joint Note Owners**
In the event there are joint note owners, each note owner expressly agrees to indemnify and hold harmless the Northern Trust Company, Ford Motor Credit