MOBILE APP PRIVACY DISCLOSURE

FORD INTEREST ADVANTAGE FLOATING RATE DEMAND NOTES

| FACTS      | WHAT DOES<br>FORD INTEREST ADVANTAGE<br>DO WITH YOUR PERSONAL INFORMATION FROM THE MOBILE APPLICATION   |
|------------|---|
| Why?       | The mobile application requests access to information stored on your device such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your investment.  |
|            | <ul> <li>It is important for you to understand that:</li> <li>Before granting access to this information, you will be prompted to give the application that permission.</li> <li>If you do not wish to grant that permission, you may decline.</li> <li>If you later change your mind, those permissions can be updated in your device's settings.</li> </ul> |
| What?      | Some examples of information your app will request access to upon initial download from the app store include:  |
|            | <ul> <li>Location at time of use</li> <li>Contacts from your personal device</li> <li>Camera for stored images</li> </ul>   |
|            | The Ford Interest Advantage app uses your location for user authentication purposes at login but it is not stored or accessed on the device for any other uses. Any photos taken using Remote Investment Capture for purpose of investing by check are not stored on the device after submission.   |
|            | The Ford Interest Advantage app does not access or use your contacts stored on your device.   |
| How?       | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.   |
|            | The application information is retained in accordance with state and federal record retention laws. Please contact us to determine specific timeframes for your personal stored information and if that information may be deleted.   |
| Questions? | Please contact the Ford Interest Advantage office at 800-426-2888 for assistance regarding questions about the information included in this <b>Mobile Privacy Disclosure</b> or questions about this application.   |
|            | You can also access Ford Motor Credit Company's full Privacy Policy at https://www.ford.com/finance/privacy   |