

# TELEPHONE PAYMENT AGREEMENT

This document contains the terms and conditions for using the telephone payment system ("Telephone Pay"). Each time you authorize a payment through Telephone Pay to Ford Credit, you are agreeing to these terms and conditions ("Agreement").

**1. Initiating Payments:** You may initiate a payment through Telephone Pay by calling 1-800-334-1161.

**2. Financial Institution Information:** Telephone Pay debits your financial institution account ("Financial Institution Account") through the Automated Clearinghouse (ACH) network. In order for Telephone Pay to do so, you will be required to provide your checking or savings account number and your financial institution's routing number.

**3. Authorization for Withdrawals:** When you make a Telephone Pay payment, you authorize Ford Credit to withdraw the amount that you specify from your Financial Institution Account. This is a one-time withdrawal, and it does not result in automatic monthly payments. You must call each time you wish to authorize a payment.

**4. Telephone Pay Fee:** You will not be charged a fee for Telephone Pay.

**5. Minimum Payment Amount:** Minimum payment is \$50.00.

**6. Dates and Processing Times:** You may designate the "Payment Date" with the below limitations:

**a.** There is no same-day scheduling. The Payment Date can be no sooner than the next business day after the day we receive your call (calls received at or after 5:00 PM ET or on a day other than a business day are considered received the next business day). Generally, business days are Monday through Friday. Weekends and holidays are not business days.

**b.** You may not authorize a payment more than thirty (30) days in advance.

**c.** If your payment is one (1) or more days past due, the Payment Date will be the next business day.

**7. Ford Credit Account Credit:** You will receive credit to your Ford Credit account on the date that you designated as your Payment Date.

**8. Documentation:** Payments may be listed as "Ford Credit – Auto Pymt" on your Financial Institution Account statement. The amount Ford Credit receives from Telephone Pay will appear on your next Ford Credit invoice.

**9. Unauthorized Use or Errors:** If you think your Financial Institution Account has been used without your permission or if you believe an error occurred when processing your payment through Telephone Pay, contact us within ninety (90) days by calling Ford Credit at 1-800-727-7000 or writing us at P.O. Box 54200, Omaha, NE 68154-8000. You may also contact your financial institution.

**10. Change in Terms:** This Agreement may change from time to time. Prior to making a payment through Telephone Pay, please visit [www.ford.com/finance](http://www.ford.com/finance) to see if any of the terms or conditions changed. By making a payment through Telephone Pay, you are agreeing to the most current version of this Agreement.

**11. Unavailability of Telephone Pay:** Telephone Pay may be unavailable for reasons that may include, but are not limited to, the following:

- a.** You have more than two (2) returned payments;
- b.** You have a pending credit life or disability claim;
- c.** You are enrolled in Automatic Payments, Payroll Deduct or Military Allotment;
- d.** Your Ford Credit account is in repossession or charge-off status;
- e.** Your Ford Credit account is paid off or your leased vehicle has been returned;
- f.** You do not have a U.S. address on your Ford Credit account; or,
- g.** You do not have a Ford Credit U.S. account.

**12. Cancellation of Payments:** If you would like to cancel a payment, you must notify Ford Credit prior to 5:00 PM ET at least one (1) business day before the Payment Date by calling 1-800-334-1161 and speaking to a representative.

**13. Termination:** Ford Credit reserves the right to permanently or temporarily discontinue accepting payments through Telephone Pay at any time and for any reason without prior notice. Termination does not affect your obligations under your contract.