

The Ford Interest Advantage Online Access Service Website (the “Online Access Website”) and Mobile Application (“Mobile App”) permit you to manage your Ford Interest Advantage Note via the Internet. The Terms and Conditions for the use of the Online Access Website and Mobile App are provided below (collectively, the “Terms and Conditions”)

As used in these Terms and Conditions, “FIA” refers to Ford Interest Advantage, and the terms “Ford Credit”, “we”, “us”, and “our” refer to Ford Motor Credit Company LLC. “Note” refers to your investment with Ford Credit. The terms “you” or “your” refer to the Noteholder or other authorized person using the Online Access Website or Mobile App as defined below. “Processing Agent” refers to the Northern Trust Company as processing agent for Ford Credit. “Website” refers to the FIA website (www.ford.com/finance/investor-center/ford-interest-advantage/).

These Terms and Conditions apply to your use of both the Online Access Website and Mobile App (collectively, the “Online Access Service”), unless otherwise stated. You are also subject to the Ford Interest Advantage Terms and Conditions as summarized in the [FIA Prospectus](#).

1. Consent to Participate Electronically

You may access the pages of the Online Access Service and make use of the services and optional features offered only if you accept and agree to these Terms and Conditions.

You acknowledge that you have read and understand these Terms and Conditions in their entirety, including the computer hardware and software requirements listed in the “Software Requirements” section. You understand this hardware and software is necessary for you to send, receive and retain the information and disclosures related to the Ford Interest Advantage.

You also affirmatively state that you are currently accessing the Online Access Service with a computer system, ISP connection, and browser meeting the requirements set forth below, which are necessary for you to electronically send, receive and retain disclosures and other information related to FIA. Your consent is limited to the information and disclosures related to FIA, including transaction records, only and none other. You also understand that after you have consented to receive the information and disclosures electronically, you can obtain a paper copy of the disclosure documents and other information by calling 1-800-462-2614. Paper copies sent via USPS First-Class Mail are free upon request.

These Terms and Conditions and the features and services accessible through the Online Access Service may be changed from time to time by Ford Credit or the Processing Agent

without further notice to you. Your acceptance will constitute an ongoing agreement to these Terms and Conditions, as they may be amended from time to time.

By agreeing to the Terms and Conditions, you expressly consent to receive information, disclosures and notices related to your FIA Note and the Online Access Service electronically and/or at the email address you provided. You also expressly consent and agree that Ford Credit and/or the Processing Agent may use written, electronic, or verbal means to contact you regarding your FIA Note or your use of the Online Access Service. This consent includes but is not limited to contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails, and/or automatic telephone dialing systems; your wireless carrier's standard messaging rates may apply. You agree that Ford Motor Credit Company and/or the Processing Agent may monitor and record telephone calls with you to assure the quality of our service or for other reasons.

If you do not wish to consent to these Terms and Conditions, simply exit the Online Access Service. If, at any time after consenting to these Terms and Conditions, you wish to withdraw your consent, you may do so by discontinuing use of the Online Access Service.

2. Technological Requirements for Online Access

A. System Requirements

You must use a computer that has:

- Available browser updates applied for improved security that provide anti-virus and spyware protection.
- An internet connection with a minimum of 1 Mbps download speed.

Satellite connections often have difficulty supporting Hypertext Transfer Protocol Secure (HTTPS) applications. Since Online Access is HTTPS-encrypted for the safety of your financial information, some satellite cable connections may exhibit slow responses.

B. Browser Requirements

Browser support is subject to change without notice; please configure your browser for automatic updates. Use the latest version of your browser for the most secure experience.

Supported browsers:

Browser	Windows	macOS
Google Chrome (Current and previous two major versions)	Recommended	Recommended
Mozilla Firefox (Current and previous two major versions)	Supported	Supported
Microsoft Edge (Current and previous two major versions)	Supported	Unsupported
Apple Safari (Current and previous two major versions)	Unsupported	Supported

C. Biometrics Requirements

You can use Fingerprint Login, Touch ID, Face ID, or Face Authentication to log into the mobile app. Touch ID and Face ID are only available for login authentication on supported Apple iOS devices. Fingerprint Login and Face Authentication are only available for login authentication on supported Android devices. These login authentication features require registration at the device level.

Biometrics that meet Android's strength requirements for Class 3, previously known as "Strong", can be used on supported Android devices. For more information, see [Biometrics](#) from Android's documentation.

D. Mobile App Requirements

This section describes the operating systems, connection types, and camera resolutions that are compatible with the Mobile App. You can download the app from the Apple Store (for iOS devices) or Google Play (for Android devices).

We recommend upgrading to the latest version of the Mobile App to ensure optimal functionality. Note that a valid email address and telephone number are required to download the Mobile App. The Mobile App functions best when the GPS or native mapping app (also called Location Services) is enabled. Some features may require Always on location services to be enabled.

To invest checks with Mobile Investment, you must have a mobile device with a rear-facing camera with a resolution of at least 5 megapixels.

The following table provides Android OS and Apple iOS requirements for the Mobile App:

Version	Support Level
Android 13.x and later	Supported
Android 12.x, 11.x and 10.x	Limited support
iOS 17.x and later	Supported
iOS 16.x	Limited support

The following table provides mobile connectivity requirements for the Mobile App:

Mobile Connectivity Requirements	
Connectivity	UUX 4.x
5G	Supported
4G LTE	Supported
Wi-Fi	Supported

E. PDF Reader Requirements

The most recent version of Adobe Reader available for desktop and mobile devices is recommended. If you choose to use a third-party PDF application, we cannot guarantee documents will appear as intended.

3. Processing Agent

The Online Access Service is operated by the Processing Agent, and the information accessible through the Online Access Service pertains to your FIA Note. You do not have a deposit or any other customer relationship with the Processing Agent by virtue of your FIA Note or your use of the Online Access Service. Please refer to the FIA Prospectus for a description of the Processing Agent's duties and obligations relating to FIA.

4. Access, Security, and Data Retention

To access information about your FIA Note or initiate transactions through the Online Access Web Site, you must enroll by providing information that may include your note number, full social security number, birthdate, zip code, phone number and email address.

You agree that the foregoing access procedure is reasonable and that you approve of such access procedure. You will be fully responsible for protecting against the unauthorized use of your Login ID and password. **Ford Credit and the Processing Agent may rely on the fact that any person using the described access procedure is authorized by you to do so, to access your FIA Note information and to initiate transactions through the Online Access Service.**

The Login ID and password you choose when registering on the Online Access Service must match the login information used to access the Mobile App. You must keep your Login ID and password secure and change your password regularly. You agree not to give or make available your password or other means to access your FIA Note in the Online Access Service to any unauthorized individuals. You are responsible for all transactions you authorize using the Online Access Service. If you permit other persons to use the online external transfer service for redemptions and investments, wire service, the Bill Payment Service, SMS service, or your password or other means to access your FIA Note, you are responsible for any transactions they authorize. If you believe that your password or other means to access your FIA Note in the Online Access Service have been lost or stolen, or that someone may attempt to access your FIA Note online without your consent, you must notify the Investor Center immediately by calling 800-462-2614 during normal business hours.

Ford Credit and the Processing Agent have established what they believe to be commercially reasonable procedures to protect information made available through the Online Access Service from being accessed by unauthorized persons and to prevent unauthorized persons from initiating transactions through the site, however, Ford Credit and the Processing Agent cannot guarantee that such will not occur. You will not attempt, through the use of the Online Access Service or otherwise, to access or view any information of any person or to initiate transactions on behalf of any person who has not expressly authorized you to do so and has not provided you with such rights. You expressly consent to Ford Credit and the Processing Agent's retention and use of data generated by and about you and your use of the Online Access Service if Ford Credit and the Processing Agent believe the information would be useful (and allowed by law) in performing the Processing Agent's obligations as Processing Agent and in operating the Online Access Service. The Processing Agent has agreed contractually with Ford Credit, and has a policy in furtherance of the agreement, not to reveal specific information about your FIA Note or other personally identifiable data to unaffiliated third parties (other than Ford Credit) for their independent use except for the exchange of information with consumer reporting agencies to maximize the accuracy and security of such information; unless 1) the information is provided to help complete a transaction initiated by you; 2) you request or permit it; or 3) the disclosure is required by or allowed by law (e.g., subpoena, investigation of fraudulent activity, request by a regulator, etc.). In the

circumstances that the Processing Agent provides personally identifiable information to a third party, other than Ford Credit, the third party is expected to adhere to similar privacy principles that provide for keeping such information confidential. The Ford Credit Privacy Policy Statement sets forth its privacy policies and is available on the Ford Interest Advantage general website and the Online Access Website and Mobile App.

5. Accuracy of Information

NEITHER FORD CREDIT OR THE PROCESSING AGENT NOR ANY OF THEIR AFFILIATES MAKES ANY REPRESENTATION ABOUT THE SUITABILITY OF THE CONTENT OF THE ONLINE ACCESS SERVICE FOR ANY PURPOSE. ALL CONTENT IS PROVIDED "AS IS" WITHOUT ANY WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED. FORD CREDIT, THE PROCESSING AGENT AND THEIR AFFILIATES DISCLAIM ANY WARRANTIES AND REPRESENTATIONS WITH REGARD TO THE CONTENT, INCLUDING BUT NOT LIMITED TO ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

Although Ford Credit and the Processing Agent attempt to keep the information on the Online Access Service accurate, complete and current, Ford Credit and the Processing Agent do not warrant that the content is accurate, complete or current. By using the information provided in the Online Access Service, you acknowledge that neither Ford Motor Credit Company, the Processing Agent nor their affiliates make any guarantee that the Online Access Service, and the services offered therein, will be timely, uninterrupted, secure, or error-free. It is your responsibility to verify any information accessed or viewed through the Online Access Service before relying on it. FORD CREDIT, THE PROCESSING AGENT AND THEIR AFFILIATES DISCLAIM ANY REPRESENTATIONS THAT ANY AUTOMATED SYSTEM (AS DEFINED BELOW) WILL OPERATE UNINTERRUPTED OR BE ERROR FREE.

6. Limitation of Liability

You understand that the use of the Internet and other automated systems ("Automated System(s)") to perform the functions underlying the services accessed through the Online Access Service and to provide you with access to such services (collectively, the "Automated Services") entails risks, including, but not limited to, interruption of service, system or communication failures, delays in service, errors or omissions in information provided, errors in the design or functioning of such Automated Systems and corruption of data or systems (collectively, a "System Failure"), that could cause you substantial damage, expense or liability. FORD CREDIT, THE PROCESSING AGENT AND THEIR

AFFILIATES WILL NOT BE LIABLE UNDER ANY CIRCUMSTANCES FOR ANY DAMAGE OR INJURY, INCLUDING BUT NOT LIMITED TO, THOSE CAUSED BY ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS, OR SYSTEM FAILURE. IN NO EVENT WILL FORD CREDIT, THE PROCESSING AGENT AND THEIR AFFILIATES BE LIABLE FOR ANY SPECIAL, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER, INCLUDING BUT NOT LIMITED TO LOSS OF USE, DATA OR PROFITS ARISING OUT OF OR RELATING TO THE SERVICES AVAILABLE THROUGH THE ONLINE ACCESS WEBSITE OR MOBILE APP OR THE USE, COPYING, OR DISPLAY OF INFORMATION ACCESSED THROUGH THE ONLINE ACCESS WEBSITE OR MOBILE APP, WHETHER OR NOT FORD CREDIT, THE PROCESSING AGENT AND THEIR AFFILIATES WERE ADVISED OF OR WERE AWARE OF THE POSSIBILITY OF SUCH DAMAGES. THE FOREGOING DISCLAIMER OF LIABILITY IS EFFECTIVE WITHOUT REGARD TO THE FORM OF ANY ACTION, INCLUDING BUT NOT LIMITED TO CONTRACT, NEGLIGENCE, TORT, STRICT LIABILITY OR ANY OTHER THEORY.

Without limiting the foregoing, Ford Credit, the Processing Agent and their affiliates will not be liable for any losses or damages incurred as a result of any information or confidential information submitted to them through the Online Access Service, for their transmission of information or confidential information to any person(s) or entity(ies), or the institution or completion of transactions as a result of a request reasonably believed by Ford Credit, the Processing Agent or their affiliates to have been made by you or any person authorized by you. SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU TO THE EXTENT APPLICABLE LAW DOES NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR DIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

Without limiting the foregoing, Ford Credit, the Processing Agent and their affiliates will not have liability for the actual or alleged insufficient exercise of care in selecting, monitoring or operating any Automated System, for any failure or delay in informing you of any System Failure or in taking action to prevent or correct any such System Failure. Ford Credit, the Processing Agent and their affiliates have no responsibility to inform you of 1) any decision to use, not to use or cease using any Automated System, 2) the characteristics, function, design or purpose of any Automated System, or 3) any specific risks inherent in any Automated System.

Without limiting the foregoing, in no case will Ford Credit, the Processing Agent and their affiliates bear any liability for delivery of services through the Online Access Service, or for access to or use of the Online Access Service.

7. Links to Other Sites

Some of the sites listed as links in the Online Access Service will remove you from the Online Access Service and are not under the control of Ford Credit, the Processing Agent or their affiliates. Accordingly, Ford Credit, the Processing Agent and their affiliates, do not make any representations whatsoever concerning the content of those sites. The fact that Ford Credit, the Processing Agent or their affiliates have provided a link to a site is not an endorsement, authorization, sponsorship, or affiliation by Ford Credit, the Processing Agent or their affiliates with respect to such site, its owners, or its providers. Ford Motor Company, the Processing Agent or their affiliates are providing these links only as a convenience to you.

8. Jurisdiction and Entire Agreement

These Terms and Conditions will be governed by and interpreted under the laws of the State of Illinois, United States of America, notwithstanding any principles of conflicts of law. The state or federal courts located in Cook County, Illinois, have exclusive jurisdiction over any cause of action arising out of or related to the use of the Online Access Service. These Terms and Conditions, including any documents or terms referenced or incorporated by reference, set forth the entire agreement between the parties relating to the use of the Online Access Web Site. If any part of these Terms and Conditions is held unlawful, void, or unenforceable, that part will be deemed severable and will not affect the validity and enforceability of any of the remaining provisions.

9. Electronic Statements

You have the option to receive FIA statements and Confirmation electronically by enrolling via the Online Access Service. By doing so, you 1) hereby ask not to receive paper statements and agree that the delivery of electronic statements to you via the Online Access Service satisfies any duty to report or account that Ford Credit has in the FIA Prospectus and/or under applicable law, and 2) agree the delivery of statements and confirmation electronically is the legal equivalent of mailing paper copies of statements and confirmations to you. You agree to carefully review your statements and confirmations. You understand that you will receive electronic notification at the e-mail address you have provided that your statement(s) is (are) available for review, but you do not require such notice as a condition to opting out of mailed paper statements. You acknowledge that you are responsible for 1) the validity of the e-mail address, and 2) informing the Processing Agent of any change in your e-mail address by updating the same within the Online Access Service. You also understand that you can revert to mailed paper statements at any time without charge by changing your preference in Settings,

Document/Statements Delivery within the Online Access Service. All preferences set on "Documents/Statements Delivery take effect beginning with the next statement cycle.

10. Text Message (SMS) Service

You agree to receive SMS service through the Online Access Service. Your wireless carrier's standard messaging rates apply may apply. FIA does not charge for any content; however, downloadable content may incur additional charges from your wireless carrier. Please contact your wireless carrier for information about your messaging plan. Your carrier may impose message or charge limitations on your account that are outside of our control. All charges are billed by and payable to your wireless carrier.

By subscribing, you consent to receiving SMS messages, including text messages from us. You represent that you are the owner or authorized user of the wireless device you use to subscribe to the SMS service, and that you are authorized to approve the applicable charges.

Ford Credit, the Processing Agent and their affiliates will not be liable for any delays or failures in your receipt of any SMS messages as delivery is subject to effective transmission from your network operator and processing by your mobile device. You agree to indemnify, defend, and hold Ford Credit, the Processing Agent and their affiliates harmless from and against any and all claims, losses, liability, costs and expenses (including reasonable attorneys' fees) arising from your request for the SMS service, and we will not be liable for losses or damages arising from any disclosure of account information to third parties, or incorrect, delayed, non-delivered, misdirected or mishandled SMS messages.

SMS message services are provided on an AS IS, AS AVAILABLE basis. Data obtained from you in connection with the SMS service may include your mobile phone number, your carrier's name, and the date, time and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop and improve the service. Your wireless carrier and other service providers may also collect data from your SMS usage, and their practices are governed by their own policies. We will only use the information you provide to the service to transmit your text message or as otherwise described in this document. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy any law, regulation or governmental request, to avoid liability, or to protect our rights or property. When you complete forms online or otherwise provide us information in connection with the SMS service, you agree to provide accurate, complete, and true information.

The SMS service as well as the content and materials received through the SMS service are proprietary to us and our licensors, and are for your personal, non-commercial use only. The SMS service is for your convenience, and the content of any message is not the official record of your Note activity. You will not damage, impair, interfere with or disrupt the SMS service or its functionality. The SMS service is available only in the United States.

We reserve the right to alter these Terms and Conditions from time to time. We may suspend or terminate the SMS service to you if we believe you are in breach of our Terms and Conditions. Your service is also subject to termination in the event your wireless service terminates or lapses. We may discontinue the service at any time.

11. Online External Transfers

You may access the Online Access Service to make certain single or recurring electronic redemptions and investments to or from an external bank account via ACH or wire transfer, as described below.

	Wire Transfers	ACH Transfers – Redemptions	ACH Transfers – Investments
Fee	\$25 per transfer	N/A	N/A
Minimum Amount	\$500	\$50	\$50
Maximum Amount	\$2,000,000 daily	\$2,000,000 daily	\$2,000,000 daily
Processing Time	Funds will be transferred from your FIA Note same day for requests received by 2:00 p.m. EST Funds will be transferred from your FIA Note next business day for requests received after 2:00 p.m. EST	Funds will be transferred from your FIA Note one business day from receipt of requests received by 2:00 p.m. EST Funds will be transferred from your FIA Note two business days from receipt of requests received after 2:00 p.m. Eastern Time	Investments will be posted to your FIA Note one business day from receipt of requests received by 2:00 p.m. Eastern Time Investments will post to your FIA Note two business days from receipt of requests received after 2:00 p.m. Eastern Time Online investments subject to five (5) business day hold once credited to your Note

			<p><i>designate will be transferred electronically from your bank account and invested in your Note. If no date is specified, your investment will occur on or about the third business day of each month; if the transfer date falls on a weekend or holiday, it will occur the business day after the weekend or holiday. Transfers scheduled for the last calendar day of the month will be processed on the last business day of the month, which may be prior to the scheduled transfer date.</i></p>
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A. Adding a Designated Bank Account Online

You may add a designated bank account to your FIA Note for future electronic redemptions and investments through the Online Access Service (not available for joint notes with dual signature requirement) Designated bank accounts must have one owner in common with the FIA Note.

By submitting an online request to add a designated bank account, you authorize the Processing Agent to verify the account either by (a) processing small test deposits and withdrawals to the designated account (micro-deposits), which may take up to three business days and require you to confirm the deposited amounts, or (b) using a third-party service provider to securely link and verify your account credentials for near-instant verification. Use of Plaid involves the disclosure of account access information to a third-party service. If the designated bank account is not added to your FIA Note for any reason, neither the Processing Agent, Ford Motor Credit Company, nor their affiliates will incur any liability whatsoever.

External Transfer Options

Authorization: By authorizing an external transfer, you request and authorize the Processing Agent to initiate investments or redemptions by electronic funds transfer in the amount shown from or to the designated bank account.

Canceling Transfers: A scheduled transfer may be cancelled by deleting the transfer from the Online Access Service prior to 2:00 p.m. Eastern Time on the business day immediately preceding the business day for which the transfer was to be processed. You

may also cancel this authorization by contacting the Processing Agent orally or in writing and giving the Processing Agent sufficient time to act.

Your Bank Account: You represent and agree that you are an owner of and have the authority to initiate investments or redemptions to or from the designated bank account you have provided, and your FIA Note.

Non-Sufficient Funds: You will be charged a fee for any transfers returned for non-sufficient funds. Your external bank may charge you additional fees.

No Liability: You agree that if any electronic redemption or investment is dishonored, whether with or without cause and whether intentionally or inadvertently, the Processing Agent and Ford Credit will be under no liability whatsoever.

B. Online External Transfers Not Completed

The Processing Agent will use its best efforts to make all your Online Access Service redemptions and investments properly; however, neither the Processing Agent, Ford Credit nor their affiliates will incur liability if we are unable to complete any redemptions or investments initiated by you because of the existence of any one or more of the following circumstances:

1. If, through no fault of the Processing Agent or Ford Credit, the principal balance of your FIA Note is not sufficient to complete the transaction (no overdrafts);
2. The payment processing center is not working;
3. You have not provided the correct bank account number, routing number or FIA Note information;
4. Circumstances beyond control of the Processing Agent or Ford Credit (such as, but not limited to, a systems failure, mechanical failure, interruption in computer service, fire, flood, or interference from an outside force) prevent the proper execution of the transaction;
5. An intended recipient cannot or will not accept a payment or is suspected of being a blocked person or entity; and/or
6. The transaction is in violation of these Terms and Conditions

EXCLUSION OF WARRANTIES

ONLINE REDEMPTION AND INVESTMENT SERVICES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

12. Bill Payment Service

Use of the Bill Payment Service provided by Ford Credit, the Processing Agent, and their affiliates through the Online Access Service or through mobile access are subject to these Terms and Conditions.

A. Bill Payment Service Definitions

- "Bill Payment Service" means the Bill Payment Service described herein.
- "Biller" is the person or entity to which you wish a bill payment to be directed or is the person or entity from which you receive electronic bills, as the case may be.
- "Payment Instruction" is the information provided by you to the Bill Payment Service for a bill payment to be made to the Biller (such as, but not limited to, Biller name, Biller account number, and Scheduled Payment Date).
- "FIA Note" is the specific Ford Interest Advantage note from which bill payments will be redeemed.
- "Business Day" is every Monday through Friday, excluding Federal Reserve holidays.
- "Scheduled Payment Date" is the day you want your Biller to receive your bill payment and is also the day your FIA Note will be debited, unless the Scheduled Payment Date falls on a non-Business Day in which case it will be considered to be the previous Business Day.
- "Due Date" is the date reflected on your Biller statement for which the payment is due. It is not the late date or grace period.
- "Scheduled Payment" is a payment that has been scheduled through the Bill Payment Service but has not begun processing.

B. Payment Scheduling

The earliest possible Scheduled Payment Date for each Biller (typically four (4) or fewer Business Days from the current date) will be designated within the Bill Payment Service when you are scheduling the payment. Therefore, the Bill Payment Service will not permit you to select a Scheduled Payment Date less than the earliest possible Scheduled Payment Date designated for each Biller. When scheduling payments, you must select a Scheduled Payment Date that is no later than the actual Due Date reflected on your Biller statement unless the Due Date falls on a non-Business Day. If the actual Due Date falls on a non-Business Day, you must select a Scheduled Payment Date that is at least one (1) Business Day before the actual Due Date. Scheduled Payment Dates must be prior to any late date or grace period. If you do not follow these payment scheduling guidelines,

your payment may be received by the Biller after the Due Date which may result in the Biller imposing additional fees and charges against you.

C. Payment Authorization and Payment Remittance

By providing the Bill Payment Service with names and account information of Billers to whom you wish to direct payments, you authorize the Bill Payment Service to accept and follow the payment instructions that it receives through the payment system. To process payments more efficiently and effectively, the Bill Payment Service may edit or alter payment data or data formats in accordance with Biller directives.

When the Bill Payment Service receives a Payment Instruction, you authorize the Bill Payment Service to debit your FIA Note and remit funds on your behalf so that the funds arrive as close as reasonably possible to the Scheduled Payment Date designated by you. You also authorize the Bill Payment Service to credit your FIA Note for payments returned to the Bill Payment Service by the United States Postal Service or Biller.

The Bill Payment Service will use its best efforts to make all your payments properly; however, the Bill Payment Service will incur no liability if the Bill Payment Service is unable to complete any payments initiated by you because of the existence of any one or more of the following circumstances:

1. If, through no fault of the Service, the principal balance of your FIA Note is not sufficient to complete the transaction (no overdrafts);
2. The Bill Payment Service is not working;
3. You have not provided the Bill Payment Service with the correct information such as; information, or the correct name, address, phone number, or account information for the Biller;
4. Circumstances beyond control of the Bill Payment Service (such as, but not limited to, a systems failure, mechanical failure, interruption in computer service, fire, flood, or interference from an outside force) prevent the proper execution of the transaction; A Biller cannot or will not accept a payment or is suspected of being a blocked person or entity; and/or
5. The transaction is in violation of these Terms and Conditions.

D. Payment Methods

The Bill Payment Service reserves the right to select the method in which to remit funds on your behalf to your Biller. These payment methods may include, but may not be limited to, an electronic payment, an electronic to check payment, or a laser draft payment (funds

remitted to the Biller are deducted from your FIA Note when the laser draft is presented to Ford Interest Advantage for payment).

E. Payment Cancellation Requests

You may cancel or edit any Scheduled Payment (including recurring payments) by following the directions within the Bill Payment section of the online system. There is no charge for canceling or editing a Scheduled Payment. Once the Bill Payment Service has begun processing a payment it cannot be cancelled or edited, therefore, a stop payment request must be submitted.

F. Stop Payment Requests

The Bill Payment Service's ability to process a stop payment request will depend on the payment method and whether or not a check has cleared. The Bill Payment Service may also not have a reasonable opportunity to act on any stop payment request after a payment has been processed. If you desire to stop any payment that has already been processed, you must contact the Support Center. Although the Bill Payment Service will make every effort to accommodate your request, the Bill Payment Service will have no liability for failing to do so. The Bill Payment Service may also require you to present your request in writing within fourteen (14) days. There is a \$20.00 charge for each stop payment request.

G. Prohibited Payments

Payments through the Bill Payment Service to Billers outside of the United States or its territories are prohibited. Payments may also not be made to illegal internet gambling sites or payments at the direction of government agencies or of courts. Payments are subject to OFAC and other legally required restrictions.

H. Tax Payments

Tax payments may be scheduled through the Service; however, such payments are discouraged and must be scheduled at your own risk. In no event will the Bill Payment Service, Ford Credit, the Processing Agent, or any of their affiliates, be liable for any claims or damages resulting from your scheduling Tax payments. The Bill Payment Service has no obligation to research or resolve any claim resulting from a Tax payment. All research and resolution for any misapplied, mis-posted or misdirected payments will be the sole responsibility of you and not of the Bill Payment Service.

I. Bill Delivery and Presentment

This feature is for the presentment of electronic bills only and it is your sole responsibility to contact your Billers directly if you do not receive your statements. In addition, if you elect to activate one of the Service's electronic bill options, you also agree to the following:

INFORMATION PROVIDED TO THE BILLER. The Bill Payment Service is unable to update or change your personal information such as, but not limited to, name, address, phone numbers and e-mail addresses, with the electronic Biller. Any changes will need to be made by contacting the Biller directly. Additionally, it is your responsibility to maintain all usernames and passwords for all electronic Biller sites. You also agree not to use someone else's information to gain unauthorized access to another person's bill. The Bill Payment Service may, at the request of the Biller, provide to the Biller your e-mail address, service address, or other data specifically requested by the Biller at the time of activating the electronic bill for that Biller, for purposes of the Biller informing you about Bill Payment Service and/or bill information.

ACTIVATION. Upon activation of the electronic bill feature, the Bill Payment Service may notify the Biller of your request to receive electronic billing information. The presentation of your first electronic bill may vary from Biller to Biller and may take up to sixty (60) days, depending on the billing cycle of each Biller. Additionally, the ability to receive a paper copy of your statement(s) is at the sole discretion of the Biller. While your electronic bill feature is being activated it is your responsibility to keep your accounts with each Biller current. Each Biller reserves the right to accept or deny your request to receive electronic bills. The Bill Payment Service may, at the request of the Biller, provide to the Biller your e-mail address, Bill Payment Service address, or other data specifically requested by the Biller at the time of activating the electronic bill for that Biller, for purposes of the Biller informing you about Bill Payment Service and/or bill information.

AUTHORIZATION TO OBTAIN BILL DATA. Your activation of the electronic bill feature for a Biller will be deemed by us to be your authorization for us to obtain bill data from the Biller on your behalf. For some Billers, you will be asked to provide us with your Login Id and password for that Biller. By providing us with such information, you authorize us to use the information to obtain your bill data.

NOTIFICATION. The Bill Payment Service will use its best efforts to present all of your electronic bills promptly. In addition to notification within the Bill Payment Service, the Bill Payment Service may send an e-mail notification to the e-mail address listed for your FIA Note. It is your sole responsibility to ensure that this information is accurate. In the event you do not receive notification, it is your responsibility to periodically log on to the Bill Payment Service and check on the delivery of new electronic bills. The time for notification may vary from Biller to Biller. You are responsible for ensuring timely payment of all bills.

CANCELLATION OF ELECTRONIC BILL NOTIFICATION. The electronic Biller has the right to cancel the presentation of electronic bills at any time. You may

cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from Biller to Biller. It may take up to sixty (60) days, depending on the billing cycle of each Biller. The Bill Payment Service will notify your Biller(s) as to the change in status of your FIA Note and it is your sole responsibility to make arrangements for an alternative form of bill delivery. The Bill Payment Service will not be responsible for presenting any electronic bills that are already in process at the time of cancellation.

NON-DELIVERY OF ELECTRONIC BILL(S). You agree to hold the Bill Payment Service harmless should the Biller fail to deliver your statement(s). You are responsible for ensuring timely payment of all bills. Copies of previously delivered bills must be requested from the Biller directly.

ACCURACY AND DISPUTE OF ELECTRONIC BILL. The Bill Payment Service is not responsible for the accuracy of your electronic bill(s). The Bill Payment Service is only responsible for presenting the information received from the Biller. Discrepancies or disputes regarding the accuracy of your electronic bill summary or detail must be addressed with the Biller directly. These Terms and Conditions and the use of the Bill Payment Service do not alter your liability or obligations that exist between you and your Billers.

J. Exclusions Of Warranties

THE BILL PAYMENT SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

K. Failed Or Returned Transactions

In using the Bill Payment Service, you are requesting the Bill Payment Service to make payments for you by redeeming all or a portion of your FIA Note. If we are unable to complete the transaction for any reason associated with your FIA Note (for example, the principal balance of the note is insufficient to cover the transaction), the transaction will not be completed. In some instances, you will receive a return notice from the Bill Payment Service.

L. Service Termination, Deactivation, Cancellation, or Suspension

In the event you wish to cancel the Bill Payment Service, you may have the ability to do so through the product, or you may contact the Support Center service via one of the following:

- Telephone us at 800-462-2614 during normal business hours; and/or

- Write us at: Ford Interest Advantage P.O BOX 75936 Chicago, Illinois 60675-5936

Any payment(s) the Bill Payment Service has already processed before the requested cancellation date will be completed by the Service. All Scheduled Payments including recurring payments will not be processed once the Bill Payment Service is cancelled. The Bill Payment Service may terminate or suspend the Bill Payment Service to you at any time. Neither termination nor suspension will affect your liability or obligations under these Terms and Conditions. If there is no bill payment activity for a period of 6 months, your Bill Payment Service will be deactivated. You may re-enroll in the Bill Payment Service at any time after the deactivation has occurred.

M. Biller Limitation

The Bill Payment Service reserves the right to refuse to pay any Biller to whom you may direct a payment. The Bill Payment Service will notify you promptly if it decides to refuse to pay a Biller designated by you. This notification is not required if you attempt to make a prohibited payment under these Terms and Conditions.

N. Returned Payments

In using the Bill Payment Service, you understand that Billers and/or the United States Postal Service may return payments to the Bill Payment Service for various reasons such as, but not limited to, Biller's forwarding address expired; Biller account number is not valid; Biller is unable to locate account; or Biller account is paid in full. The Bill Payment Service will use its best efforts to research and correct the returned payment and return it to your Biller or void the payment and credit your FIA Note. You may receive notification from the Bill Payment Service.

O. Information Verification

Your enrollment in the Bill Payment Service may not be fulfilled if the Bill Payment Service cannot verify your identity or other necessary information.

13. Mobile App

Use of the Mobile App to access your FIA Note is subject to the same terms and conditions already stated in this document and the additional terms that follow. The Mobile App is operated by the Processing Agent and powered by a third-party mobile technology solution (the "Licensor"). Section A of these Mobile Access Enrollment Terms and Conditions constitutes a legal agreement between you and the Licensor.

The Mobile App is available in popular formats under the name of "Ford Interest Advantage"

A. End User License Agreement for the Mobile App

1. You acknowledge and agree that the Licensor is the owner of all right, title and interest in and to the downloaded software to be used for the Mobile App, and the computer programs contained therein in machine readable object code form as well as any accompanying user documentation along with all subsequent copies, updates or versions thereof which are made available to you (if any), regardless of the media or form in which they may exist (collectively the "Software").
2. Subject to the terms and conditions of these Mobile App Terms and Conditions, you are hereby granted a limited, nonexclusive license to use the Software. All rights not expressly granted to you by the Mobile App Terms and Conditions are hereby reserved by the owner of the Software. Nothing in this license will entitle you to receive hard- copy documentation, technical support, telephone assistance, or updates to the Software. These Mobile App Terms and Conditions may be terminated at any time, for any reason or no reason. Upon termination, you agree to immediately destroy all copies of the Software in your possession or control.
3. You shall not: (i) modify, revise or create any derivative works of the Software; (ii) decompile, reverse engineer or otherwise attempt to derive the source code for the Software; (iii) redistribute, sell, rent, lease, sublicense, or otherwise transfer rights to the Software; or (iv) remove or alter any proprietary notices, legends, symbols or labels in the Software, including, but not limited to, any trademark, logo or copyright.
4. THE SOFTWARE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. NO WARRANTY IS PROVIDED THAT THE SOFTWARE WILL BE FREE FROM DEFECTS OR VIRUSES OR THAT OPERATION OF THE SOFTWARE WILL BE UNINTERRUPTED. YOUR USE OF THE SOFTWARE AND ANY OTHER MATERIAL OR SERVICES DOWNLOADED OR MADE AVAILABLE TO YOU THROUGH THE SOFTWARE IS AT YOUR OWN DISCRETION AND RISK, AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE RESULTING FROM THEIR USE.
5. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL LICENSOR , THE PROVIDER OF ANY FINANCIAL SERVICES AVAILABLE THROUGH OR RELATED TO THE SOFTWARE, ANY OF THEIR CONTRACTORS OR PROVIDERS OR ANY OF EACH OF THEIR AFFILIATES BE LIABLE FOR ANY DAMAGES ARISING OUT OF THE USE OR INABILITY TO USE THE SOFTWARE, INCLUDING BUT NOT LIMITED TO ANY GENERAL, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES, EVEN IF ADVISED

OF THE POSSIBILITY THEREOF, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH ANY CLAIM IS BASED. IN ANY CASE, LIABILITY OF LICENSOR OR ANY OF THE OTHER PERSONS OR ENTITIES DESCRIBED IN THE PRECEDING SENTENCE ARISING OUT OF THE USE OR INABILITY TO USE THE SOFTWARE SHALL NOT EXCEED IN THE AGGREGATE THE LESSER OF \$10.00 OR THE SUM OF THE FEES PAID BY YOU FOR THIS LICENSE.

6. U.S. Government Restricted Rights. The Software is commercial computer software subject to RESTRICTED RIGHTS. In accordance with 48 CFR 12.212 (Computer software) or DFARS 227.7202 (Commercial computer software and commercial computer software documentation), as applicable, the use, duplication, and disclosure of the Software by the United States of America, its agencies or instrumentalities is subject to the restrictions set forth in this Agreement.
7. These Mobile App Terms and Conditions constitute the entire agreement between the parties concerning the subject matter hereof, and will be governed by and construed in accordance with the laws of the state of Texas excluding that body of laws pertaining to conflict of laws. If any provision of these Mobile App Terms and Conditions is determined by a court of law to be illegal or unenforceable, such provision will be enforced to the maximum extent possible and the other provisions will remain effective and enforceable. All disputes relating to these Mobile App Terms and Conditions are subject to the exclusive jurisdiction of the courts of Texas and the parties expressly consent to jurisdiction and venue thereof and therein. The parties confirm that these Mobile App Terms and Conditions and all related documentation are and will be in the English language. The application of the United Nations Convention on Contracts for the International Sale of Goods is hereby expressly waived and excluded.
8. Neither Licensor nor the provider of the wireless network is the provider of any financial services available through or related to the Software, and neither Licensor nor the provider of the wireless network or any contractor of the provider of the financial services available through or related to the Software, is responsible for any of the materials, information, products or services made available to you via the Software.

B. Mobile Investment Terms and Conditions

1. The Mobile Investment Service (the "Mobile Investment Service") is available to you to capture images of original paper checks and to transmit the items to Ford Credit electronically for investment in your FIA Note. You are responsible for providing the necessary hardware and the installation of the software to use the Mobile Investment Service. The way we clear, present and collect an investment

made using the Mobile Investment Service is up to Ford Credit's sole discretion. Ford Credit may reject or refuse to accept all or any part of your investment submitted using the Mobile Investment Service for any reason and will not be liable for taking such action.

2. Before you capture an image of the item for investment, you must first endorse the check and should include "For Mobile Investment Only, Ford Interest Advantage" with your endorsement. Before you submit the image of your check to Ford Credit, you are responsible for reviewing and verifying the accuracy of the electronic information. Ford Credit will provide acknowledgment of receipt of your investment information. Ford Credit will provide notice if an image is of insufficient quality to be processed. Once you send Ford Credit an image of a check, you may not transfer, negotiate or deposit the same check or image. Please notify Ford Credit or the Processing Agent immediately if you believe an error has occurred with an investment. Ford Credit recommends you store your original paper check in a secure location for at least sixty (60) days after you see the investment has posted to your Ford Interest Advantage Note. You will be responsible for any losses due for duplicate deposits of the same item. After the investment has posted to your Ford Interest Advantage Note, we recommend you write "remote investment" on the face of the item. Ford Credit at any time and at its own discretion may request you provide the original check or obtain a replacement.
3. The Mobile Investment Service can be accessed 24 hours a day, 7 days a week, except when unavailable due to scheduled maintenance or service interruptions.
4. The individual user daily investment limit using the Mobile Investment Service is \$250,000. The maximum check amount which may be invested using the Mobile Investment Service is \$50,000.
5. You may not use the Mobile Investment Service to invest U.S. Treasury checks, traveler's checks, checks payable in non-U.S. currency, checks drawn on non-U.S. banks, third party checks, substitute checks or checks that have been previously returned.
6. You agree to use reasonable security measures to protect the transmission and storage of items you invest and on the device you use to access the Mobile Investment Service.
7. You must comply with all laws applicable to your use of the Mobile Investment Service.
8. You are responsible for any losses caused by your investment/deposit of the same item more than once.
9. If you are physically located in a country for which there is an OFAC sanctions program in place, you may not use this Mobile Investment Service to transmit investments.

10. FORD CREDIT AND THE PROCESSING AGENT DISCLAIM ALL WARRANTIES RELATING TO THE SERVICE OR OTHERWISE IN CONNECTION WITH THESE MOBILE INVESTMENT TERMS AND CONDITIONS, WHETHER ORAL OR WRITTEN, EXPRESS, IMPLIED OR STATUTORY, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR PARTICULAR PURPOSE AND NON-INFRINGEMENT. NEITHER FORD CREDIT NOR THE PROCESSING AGENT WILL BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, INCIDENTAL, EXEMPLARY, SPECIAL, PUNITIVE OR CONSEQUENTIAL DAMAGES OF ANY KIND, OR FOR ANY LOSS OF PROFITS, BUSINESS, OR DATA, WHETHER BASED IN STATUTE, CONTRACT, TORT OR OTHERWISE, EVEN IF FORD CREDIT OR THE PROCESSING AGENT, AS APPLICABLE, HAVE BEEN ADVISED OF, OR HAD REASON TO KNOW OF, THE POSSIBILITY OF SUCH DAMAGES. SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU. EXCEPT TO THE EXTENT PROHIBITED BY APPLICABLE REGULATIONS, UNDER NO CIRCUMSTANCES WILL THE TOTAL LIABILITY OF US OR OUR SERVICE PROVIDERS TO YOU IN CONNECTION WITH THE SERVICE OR OTHERWISE UNDER THESE MOBILE INVESTMENT TERMS AND CONDITIONS EXCEED \$50.00.

11. You will defend, indemnify and hold harmless Ford Credit, Northern Trust, their affiliates, and each of its directors, officers, employees, agents, successors and assigns from and against all liability claims, loss and damage of any kind (including attorneys' fees and other costs incurred in connection therewith) incurred by or asserted against Ford Credit related to your note, arising out of the Service by reason of any acts or omissions by you, your agent, or any party acting on your behalf. You will reimburse and indemnify Ford Credit for all loss, damage and expenses, including reasonable attorney's fees, incurred in defending transactions related to your note, arising out of the Service, and involving invalid or fraudulent electronically created items (regardless of form or means of creation) or due to substitute checks being processed instead of the original checks. The indemnifications in this paragraph shall survive the termination of this Agreement as to matters that occurred during its term.

12. Ford Credit is not responsible for your hardware (smartphone or mobile device) or the software on it.

13. Ford Credit reserves the right to change or cancel the Mobile Investment Service at any time without notice. We may also suspend your access to the Mobile Investment Service at any time without notice and for any reason. You agree that

we will not be liable to you or any third party for any modification or discontinuance of the Mobile Investment Service.

14. Additional Terms

A. Termination for Non-Use

For your protection, if you do not use the Online Access Web Site for a period of 18 months, your access will be terminated.

B. Notification of Unauthorized Transfers

You agree to notify the Support Center by calling 800-462-2614 within two (2) Business Days after you discover that someone has made redemption or otherwise transferred money without your permission.

C. Errors and Questions

In case of errors or questions about your online transactions, you should notify us as soon as possible via one of the following:

1. Telephone us at 800-462-2614 during normal business hours;
2. Contact us by using the application's e-messaging feature; and/or,
3. Write us at: Ford Interest Advantage P.O. Box 75936 Chicago, Illinois 60675-5936

If you think your statement is incorrect or you need more information about an online transaction listed on the statement, we must hear from you no later than thirty (30) days after the FIRST statement was sent to you on which the problem or error appears. You must:

1. Tell us your name and FIA note number;
2. Describe the error or the transaction in question, and explain as clearly as possible why you believe it is an error or why you need more information; and,
3. Tell us the dollar amount of the suspected error.

D. Address and Other Changes

It is your sole responsibility to ensure that the contact information in your user profile is current and accurate. This includes, but is not limited to your address, phone numbers and email addresses. Changes can be made online or by contacting the Support Center. Ford Motor Credit Company and the Processing Agent are not responsible for any processing errors or fees incurred if you do not provide accurate FIA Note or contact information. You must have a valid U.S. address to enroll in and utilize the Online Access

Web Site. If you do not have a valid U.S. address, please telephone us at 1-800-462-2614 during normal business hours for possible assistance.

E. Online Service Disputes

In the event of a dispute regarding use of the Online Access Service, you and Ford Motor Credit Company and the Processing Agent agree to resolve the dispute by looking to these Terms and Conditions, including any documents or terms referenced or incorporated herein. You agree that these Terms and Conditions are the complete and exclusive statement of the agreement between you and Ford Motor Credit Company and the Processing Agent regarding use of the Online Access Web Site which supersedes any proposal or prior agreement, oral or written, and any other communications between you and Ford Motor Credit Company and the Processing Agent relating to the subject matter of these Terms and Conditions. If there is a conflict between what an employee of the Support Center says and these Terms and Conditions, these Terms and Conditions will prevail.

F. Assignment

Ford Credit or the Processing Agent may assign these Terms and Conditions to any directly or indirectly affiliated company. Ford Credit or the Processing Agent may also assign or delegate certain of its rights and responsibilities under these Terms and Conditions to independent contractors or other third parties.

G. No Waiver

Ford Credit or the Processing Agent will not be deemed to have waived any of their rights or remedies hereunder unless such waiver is in writing and signed by Ford Credit or the Processing Agent. No delay or omission on the part of Ford Credit or the Processing Agent in exercising any rights or remedies will operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion will not be construed as a bar or waiver of any rights or remedies on future occasions.

H. Captions

The captions of sections hereof are for convenience only and will not control or affect the meaning or construction of any of the provisions of these Terms and Conditions.