

Account Manager Terms & Conditions

“Ford Credit” refers to Ford Credit Canada Company, its affiliates, and assigns. “Lincoln AFS” refers to Lincoln Automotive Financial Services, its affiliates, and assigns. The terms “we” “us” and “our” refer collectively to Ford Credit and Lincoln AFS. The terms “you” or “your” refer to each person(s) registered for or using the Account Manager application.

1. Introduction

Ford Credit Canada Company and/or Lincoln AFS Account Manager ("Account Manager") allows you to register with Ford Credit Canada Company and/or Lincoln AFS to view your individual account information and manage your account(s) via the Internet. As used in this Agreement, the terms, "Ford Credit Canada," "Lincoln AFS," "we," "us," and "our" refer to Ford Credit Canada Company and/or Lincoln AFS and its subsidiaries (collectively "Ford Credit") and "you" or "your" refers to each person(s) registered for or using Account Manager.

If you have an eligible account, Account Manager gives you online access to:

- Account information like account balances and payment histories
 - Account services like updating your personal information or your Correspondence preferences
- Any personal information you submit or is collected by Ford Credit Canada related to your use of Account Manager will be handled as described in the Privacy Statement posted on the Ford Credit website. Please review the Privacy Statement before enrolling in Account Manager.

2. General Terms

You must create a Ford account which will be your log-in credentials on Account Manager. You must agree to the terms and conditions of use contained in this Agreement to use Account Manager. You can delete your Account Manager account at any time without impact to your Ford Credit / Lincoln AFS account.

When you use or access Account Manager, you agree to the Terms and Conditions of this Agreement which we may update from time to time by posting the updated terms on this site or by sending you notice by regular mail and/or e-mail. By agreeing to the Account Manager Terms and Conditions, you are consenting to receive information, disclosures, and notices related to your Account Manager enrollment electronically and/or at the e-mail address you provided. Once registered, your Correspondence preference status on the Profile page in Account Manager will be set to receive electronic correspondence relating to activity on your account currently available from Ford Credit Canada Company and/or Lincoln AFS. If you do not wish to receive electronic correspondence in Account Manager, simply update your Correspondence preference status on the Profile page. If at any time you do not agree to the terms of this Agreement, please discontinue use of Account Manager and contact us to de-enroll from Account Manager. You can find our contact information by clicking the "Support" tab in Account Manager.

You also expressly consent and agree that Ford Credit Canada, Lincoln AFS, our affiliates, agents, and service providers may use written or verbal means to contact you regarding your account, activity relating to your account or your use of Account Manager. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, and/or automatic telephone dialing systems. You agree that Ford Credit Canada, Lincoln AFS, our affiliates, agents, and service providers

may use any e-mail address or any telephone number you provide now or in the future including a number for a cellular phone or other wireless device, regardless of whether you incur charges as a result, to advise you about activity relating to your account. You agree that Ford Credit Canada, Lincoln AFS our affiliates, agents, and service providers may monitor and record telephone calls between us to assure the quality of our service or for staff training purposes.

3. Security

You understand and accept the risks associated with using the Internet such as risks of security breaches, unintended transmission errors, and service interruptions. Information sent over the internet may not be secure. You understand and accept the risk that a third party may, without the consent of Ford Credit Canada and/or Lincoln AFS, intercept the information you send to us online or in our response(s).

4. Accuracy of Site Information

ALL INFORMATION AND SERVICES PROVIDED IN ACCOUNT MANAGER ARE OFFERED ON AN "AS IS" BASIS, WITH NO WARRANTY OF ANY KIND – WHETHER EXPRESS, IMPLIED, OR STATUTORY – INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF TITLE OR THE IMPLIED WARRANTIES OF FITNESS FOR A PARTICULAR PURPOSE OR MERCHANTABILITY. THIS DOES NOT AFFECT THOSE WARRANTIES WHICH ARE INCAPABLE OF EXCLUSION, RESTRICTION, OR MODIFICATION UNDER THE LAWS APPLICABLE TO THIS AGREEMENT.

We will make reasonable efforts to provide accurate and current information, however, Account Manager may contain errors and may not always be current due to processing delays or other reasons. By using the information provided in Account Manager, you acknowledge that neither Ford Credit Canada, Lincoln AFS, its affiliates or subsidiaries, nor any of their respective employees, officers, directors, agents, or third-party service providers make any guarantee that the services offered will be timely, uninterrupted, secure, or error-free. You understand and agree that your access and use of Account Manager any services offered are at your sole risk.

5. Account Eligibility

You must have an active Ford Credit Canada and/or Lincoln AFS account to use Account Manager. Account Manager may be limited or unavailable for some accounts such as:

- Accounts that have been paid in full
- Accounts involved in a bankruptcy proceeding
- Accounts enrolled in a combined billing or payroll deduct program

If your account becomes ineligible, your use of Account Manager for that account may be limited or unavailable. We reserve the right to determine account eligibility. Not all features of Account Manager may be available in all geographic areas.

If your account shows no activity for a period of 240 days, you will be automatically de-enrolled from Account Manager. For purposes of this item, "no activity" means not logging into Account Manager.

6. User Responsibility

You confirm that (a) you can receive electronic communications relating to activity on your account using the e-mail address provided in your Account Manager registration, and (b) you have computer equipment capable of viewing and printing electronic communications relating to activity on your account and any attachments (minimum requirements: 32-bit operating system, internet browser, 28.8KB connectivity to the Internet, 128 bit encryption). To retain a copy of this Agreement, and your registration, you must have a printer and browser with print-screen capability. The system procedures applicable to Account Manager may change from time to time. You may contact us for a paper copy of this Agreement. If you do not receive an e-mail notifying you that your statement is ready or the statement is not shown in Account Manager, you are still required to make your payment on or by your scheduled due date.

You must choose a username and password when you register to use Account Manager. You must keep your username and password secure and change your password regularly. Notify us immediately if there is an unauthorized disclosure or use of your username or password. Actions taken using your username and password will be treated as approved by you. We are not responsible for your errors or negligent use of Account Manager.

7. Marketing

Our website may contain links to independent websites. We have no control over or responsibility for the content of any independent third-party site hyperlinked to Account Manager. Any such links are for your convenience and should not be construed as an endorsement by us.

8. Waiver

We will not waive any of our rights or remedies under this Agreement unless such a waiver is in writing and signed by us. No delay or omission on our part in pursuing our rights or remedies shall be deemed a waiver of such rights or remedies or any other rights or remedies.