



## Application Terms

For the purpose of securing credit from us, you certify that the information in your application is true and complete to the best of your knowledge, and you certify that you have attained the age of majority.

You authorize the dealer you select and Ford Motor Credit Company LLC (Ford Credit) or its affiliated entities that provide automotive financial services (“Creditor” or “we” or “us” or “our”) to obtain your credit report and employment history, verify your income, and provide and/or obtain information about credit experience with you.

You understand that Ford Credit financing is available only through participating dealers. If approved for the credit requested, the finance or lease transaction is completed with the dealer. If you have already selected a dealer, your application will be to both Ford Credit and the dealer. If you have not selected a dealer, your application will be to Ford Credit and shared with the dealer when you select one.

The dealer you select may also obtain a copy of your credit bureau report. The dealer also has the ability to submit your application information to other finance companies via their internal systems. This is not necessary to complete financing with Ford Credit, and a dealership must gain your consent and request for credit before submitting your information to any other finance companies.

If you visit any additional dealers, you may be required to enter a new application online or apply at the new dealership. You understand that the number of online credit applications you can submit in a day may be limited. You also understand that multiple credit application submissions may result in multiple notices being placed on your credit report.

You agree that we, our affiliates, agents and service providers may monitor and record telephone calls regarding your account to assure the quality of our service or for other reasons. You also expressly consent and agree to us, our affiliates, agents and service providers using written, electronic or verbal means to contact you. This consent includes, but is not limited to, contact by manual calling methods,



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prerecorded or artificial voice messages, text messages, emails and/or automatic telephone dialing systems.

You agree that we, our affiliates, agents and service providers may do so using 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.

You consent to receive the information, follow-up communications and disclosures related to this credit application and any subsequent credit transaction from the dealer you select and/or Ford Credit affiliates, agents and service providers, in writing, verbally or electronically.

You have reviewed the Ford Credit privacy statement and the privacy policy for the dealer you select. After this application is submitted, you can make changes and/or receive all related information and disclosures in writing at the dealer you select.

### State Specific Disclosures

#### ***California Residents***

Applicant, if married, may apply for a separate account.

#### ***Maine Residents***

If your credit application is approved and you finance the purchase of your motor vehicle through Creditor, you will be required to insure the vehicle against loss or damage. Creditor requires collision coverage and comprehensive coverage or fire and theft coverage. In addition, if this application is for a lease, Creditor will also require you to obtain liability insurance.

You have the option to select an agent or broker of your choice, whether or not affiliated with Creditor. Obtaining insurance from a particular agent or broker does not affect credit decisions by Creditor, unless the insurance product selected violates the terms of your contract for the purchase or lease of the motor vehicle.

#### ***New Hampshire Residents***



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You acknowledge receipt of a true and completely filled in copy of the credit application form at the time of signing. If you are applying for a balloon payment contract, you are entitled, if you ask, to receive a written estimate of the monthly payment amount for refinancing the balloon payment in accord with the creditor's existing refinance programs. You would be entitled to receive the estimate before you enter into the balloon payment contract. A balloon payment contract is an installment sale contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periodic installment payments.

### ***New York Residents***

A consumer report may be requested in connection with your application for credit or any future update, renewal, or extension of such credit. Upon request, you will be informed whether or not a consumer report was requested. If a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

### ***Ohio Applicants***

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

### ***Rhode Island Applicants***

A Credit Report may be requested in connection with this application for credit. Vehicle insurance may be obtained from a person of your choice.

### ***Tennessee Applicants***

You must maintain insurance as described in the contract. You may purchase this insurance from anyone you choose. Your choice of insurance provider will not affect the credit decision or credit terms in any way, except that Creditor may impose reasonable standards for the creditworthiness of the insurer or the scope of coverage chosen.



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### ***Vermont Applicants***

You consent to Creditor obtaining a credit report for the purposes of evaluating this application and to obtain subsequent credit reports, in connection with this transaction, for the purpose of reviewing the account, taking collection action on the account, or for any other legitimate purpose associated with the account.

### ***Wisconsin Applicants***

Wisconsin law provides that no provision of a marital property agreement, a unilateral statement under the marital property law, or a court decree, will adversely affect a Creditor's interests unless the Creditor, prior to the time the credit is granted, is furnished with a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the debt to the Creditor is incurred. If you are making this application individually and not jointly with your spouse, you understand that Wisconsin law requires that your spouse be given notice of this credit obligation.