FORD CREDIT SKIP PAYMENT OFFERING

TERMS AND CONDITIONS

1. Introduction

Ford Credit is offering persons taking up finance with Ford Credit **during the period 1 September 2026 to 31 October 2026** the opportunity to participate in the Ford Credit Skip Payment Offering (**"Offer"**).

2. Eligibility

To qualify for the Offer, you must:

2.1. purchase a new or demo Ford vehicle from any Combined Motor holdings Pty Limited (**CMH'**) or NMI Durban South Holdings Pty Limited (**NMI'**) dealership; and

2.2. apply for vehicle finance with Ford Credit; and

2.3 receive confirmation of approval for finance from Ford Credit.

3. Exclusions

The Offer is not available to:

3.1 clients taking up the Ford Options product;

3.2 juristic entities applying for vehicle finance.

4. Skip Payment Offer

4.1. If you wish to select the Offer so that it is applicable to your Vehicle Finance Agreement, you must make your selection when you sign/enter into the Vehicle Finance Agreement. Once you have selected the Offer, it is applicable to you (and your Vehicle Finance Agreement) and you will not be able to request any change to the Offer for at least 12 months from the date when you select it.

4.2. You will be entitled to skip ONE monthly instalment in either the January or December of each year ("**Skip Payment Month**") throughout the term of your Vehicle Finance Agreement.

4.3. During the Skip Payment Month, you may skip the monthly vehicle finance instalment but will still be required to pay the monthly service fee and any insurance premium that may be debited to your Vehicle Finance account.

4.4. The skipped instalment remains owing under the outstanding balance on your Vehicle Finance Account and is added to your repayment obligations as set out in your Vehicle Finance Agreement.

Important to note: You may still pay any additional amounts into your Vehicle Finance account at any time during the term of your Vehicle Finance Agreement, including during the Skip Payment Month.

4. General

4.1. Ford Credit may collect and process personal information from you and share it with service providers and other third parties for the purposes of providing our products and services.

4.2. Ford Credit reserves the right to withdraw or alter this Offer should it be deemed necessary.

4.3. All applications are subject to Ford Credit's product terms and conditions, credit assessment and affordability assessment criteria.