

**INTERNATIONAL PAYMENT SERVICES,
CHAPS AND TRAVEL MONEY**

Helping your money fly around the world



a little extra help



Access your money, at home and away

Maybe you have family overseas and want to send them money. Or perhaps you need some cash for your holidays. You might even be working or buying a house abroad. Whatever the reason, our International Payment services are fast, efficient and easy to use.



Helping you send money overseas	4
Receiving money from overseas	7
CHAPS - Sending money within the UK	10
Our travel money service	11
Our responsibility	12
Important information	13



Sending money overseas – easy as 1, 2, 3

Sending money to where you need it has never been simpler. In fact, with our electronic transfers via the internet and telephone, you don't even have to leave the comfort of your home. And of course, you can always send money abroad from one of our many branches.

International Electronic Funds Transfer

This is simply the quickest and safest way to send money overseas. We offer a wide range of currencies and there's no limit to how much you send. All you need are two bits of information:

1. Details of the bank you're transferring money to. This includes the bank name and address and the Bank Identifier Code or **BIC**. This is a unique code that identifies all banks around the world in a standard format.
2. Details of the person you're transferring the money to. This should include their International Bank Account Number or **IBAN**. This is a unique code by which the beneficiary sort code and account number is recognised and is used for payments being sent to countries in the European Union. You'll also need their bank account number and full name.

Please note – if you'd like to transfer money to an EU or EEA country, you'll need to have both the BIC and IBAN details to hand.

How fast is a transfer?

If you use an International Electronic Funds Transfer, we'll process it on the same day – as long as it's before our cut off times and it's a working day for banks. If it's a weekend or bank holiday, we'll process it on the next working day. More information about our cut off times can be found on the next page.

But please note – we might have to do a few security checks and won't be able to process your transaction until these are done.

When will the money arrive?

The transferred money will reach the country you're sending it to within two working days. The funds will often have to go through two banks in that country, including:

- The beneficiary bank – this holds the account you're sending the money to
- The correspondent bank – this is a receiving bank in the same country that is involved in processing the transaction.

First, the money goes to the correspondent bank. Once there, it is subject to local banking practices and any differences in time zones.

The money is then sent on to the beneficiary bank. How quickly this happens depends on a few factors such as the day and time it arrives at the correspondent bank. If you ask us to make a payment in euro to a bank in the EEA, the payment will reach the other bank no later than

the next working day after we have received your payment instruction. The bank receiving the payment from us is required by law to pay it into its customer's account on the day it receives the payment from us.

Important things to know

Before we can carry out your instruction to send an International Electronic Funds Transfer, you'll need to complete and sign an application form if in branch or online electronically or if you request this service using our telephone banking service, you'll need to complete this form over the telephone, before we send your money.

Completed forms in euros need to be received by us by 2pm for payments on a Monday to Friday. Applications in euros received after this time will be processed on the next working day. The cut off time for all other payments is 3pm.

Once your application has been processed, it cannot be changed or cancelled by yourself. If you request an International Electronic Funds Transfer, we'll debit your account on the day that we send the payment.

If you ask us to make a payment to the EEA in any other EEA currency other than euro, the payment will reach the other bank no later than 4 working days after we have received your payment instruction. The bank receiving the payment from us is required by law to pay it into its customer's account on the day it receives the payment from us.

If you ask us to make a payment to a person in another currency or with an account at a bank outside the EEA, you can ask us for details about how long it will take to arrive. We will not be able to control exactly when the payment will be received by the foreign bank. This will depend on the banking practise of that country.

° EU: European Union, EEA; European Economic Area. EU/EEA countries: Austria, Belgium, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, United Kingdom.

Also, the following countries have adopted the use of IBAN and you'll need to quote IBAN and BIC when sending payment to these countries: Andorra, Bosnia, Bulgaria, Croatia, Faroe Islands, Gibraltar, Greenland, Macedonia, Monaco, Romania, San Marino, Serbia and Montenegro, Tunisia, Turkey.

How much does it cost to transfer money abroad?

We've two standard fees for transferring money overseas:

Where requested	Fee
Branch or telephone service	£19.50
Online	£9.50

These fees are the same for every currency and for any amount of money.

If you're sending payments in a currency other than euros, or if you're sending euros to a non-EEA country, a charge could be made by the overseas bank and any other bank involved in the transaction, including the beneficiary bank.

What if the money doesn't arrive?

If, for any reason, the money doesn't arrive at the bank you're sending it to, please let us know as soon as possible. We'll do all we can to trace the money, and we'll tell you the amount of our charge for this service at the time you request it. Please be aware, we cannot take responsibility for any loss if you've used incorrect account details.

Receipts

If you make a transfer in one of our branches, we'll give you a receipt at the time. If you use telephone banking, we'll post it to you. And if you use the internet, you can print one off yourself. Your receipt will detail the exchange rate used and the amounts involved.

Sending money abroad by post

If you need to send money abroad, a foreign draft is a convenient and easy option. They're available in all major currencies and can be paid into a bank at the destination country – just like a normal cheque.

If you're sending a foreign draft to a country in the EU, please let us know which one.

Foreign draft fee	£20
-------------------	-----

The foreign draft fee is the same for any currency and for any amount of money.

Your account will be debited with the equivalent amount of the draft in sterling, plus our fee. We send the draft to your home address by post, with a letter outlining the details of the transaction – including the exchange rate we've applied.

There is a £20 charge for cancelling an international draft, and also a £20 charge to re-issue it.

What are the next steps?

If you'd like to send money abroad please call into your nearest Halifax branch.

Receiving money from overseas

Sometimes, people might want to send you money from overseas. Or you might be abroad yourself and want to send money to your Halifax account back home. At these times, we can help – with electronic fund transfers and payments by post. Here's how they work...

Other banks involved in the transaction may deduct their fee from the amount being sent.

Electronic fund transfers to you

Halifax bank and some saving accounts can be used to receive payments sent from overseas by electronic transfer. There are three things the overseas bank should know so they can process the transfer as quickly as possible:

1. Where to transfer the money: please quote **Bank of Scotland, Glasgow** with the **S.W.I.F.T code BOFSGB2S**. (S.W.I.F.T stands for Society for Worldwide Interbank Financial Telecommunication).
2. The name of your bank. Quote **Halifax branch**. And the **BIC** code of the branch, which you'll find at the top right hand corner of your Halifax bank account statements.
3. **Beneficiary account** which is the account the money is going to. You'll also need to include the **IBAN** number for your account. Again, you'll find this at the top right hand corner of your Halifax bank account statements.

If you don't have your BIC or IBAN number to hand don't worry, give us a call on 0800 731 1499 (lines open Monday to Friday 8.30am – 5.15pm) and we can provide these.

Here's how the fees are structured:

International payments into your account for £100 or less (after we've converted the money into your account into sterling)	£2
International payments into your account over £100 (after we've converted the money into your account into sterling)	£7

We'll convert the money you've received into pounds sterling on the day we pay it into your account.

Paying in foreign currency cheques

There might be times when you want to pay a foreign currency cheque into your Halifax account. We usually do this with a facility called Foreign Cheque Negotiation. The cheque is converted into sterling, our fee is deducted and your account is credited. If applicable to your account you'll start earning interest on the day of deposit.

If you're paying in a cheque drawn in euros but payable at a bank in the UK, we'll convert the cheque into sterling and credit your account, and if applicable to your account you'll start earning interest on the day of deposit.

You don't pay a fee on these cheques although we do apply a four day cheque clearance period.

On occasions, your cheque may need to be shown to the paying bank for clearance. This is known as foreign cheque collection. In this instance, cheques can take up to six weeks to clear and sometimes even longer. It's worth knowing about this because, if it happens, your Halifax account won't be credited until cleared funds have been received.

When the funds are received, they'll be credited to your account minus any fees that need to be paid. An exchange rate will be applied that is calculated using the rate on the day that cleared funds are returned by the paying bank.

If your cheque does need to be dealt with in this way - we'll let you know.

The fee applied to foreign cheques depends on the sterling value of the cheque. Please just ask us if you'd like to know more about our current foreign cheque fees.

Please note, that any other bank involved in clearing the cheque may also make additional charges – and these can sometimes be quite substantial.

CHAPS - Sending money within the UK

If you need to send money within the UK, CHAPS (Clearing House Automated Payments System) is a method of sending usually high-value payments for example, to buy a car or a house purchase.

To send a CHAPS payment you'll need the receiving bank account name, number and sort code.

When will it arrive?

Payments are guaranteed to arrive safely and securely at the destination bank on the same day if we receive your instruction before 2.45pm on a working day and the receiving bank account details are correct.

How much will it cost?

The CHAPS fee is £25 regardless of the amount being sent.

What are the next steps?

If you'd like to send a CHAPS transfer:

Call into your nearest Halifax branch

Important things to know

Where we receive your instruction to carry out a CHAPS payment, your instructions must be received by 2.45pm on a working day for the instructions to be treated as having been received that day. Any CHAPS instructions received after 2.45pm will be treated as being received by us on the next working day.

We are no longer able to accept instructions to make CHAPS payments over the telephone. Such payments can however continue to be arranged through our branches. This doesn't apply to Halifax Premium Savings Direct and Halifax ISA Saver Direct customers who can continue to use our telephone banking service but your instructions must be received by 1.30pm on a working day for the instructions to be treated as being received that day.

Travel Money

It's always great to have a little extra spending money when you're on holiday. So you'll be pleased to know our travel money service can help your cash go further... no matter how far you travel.

Here are a few of the features of our travel money service, at a glance:

- Competitive exchange rates.
- Commission-free foreign currency and foreign currency traveller's cheques.
- Next day delivery to your home or local branch.
- 0% commission on buybacks.
- American Express® Traveller's Cheques available in 6 different currencies.
- American Express® 24 hour Worldwide Refund Service – gets replacement traveller's cheques to you anywhere in the world, and usually within 24 hours.
- American Express® 'Call Before You Go' service – ring 0800 521313 for help and advice.
- 1.5% commission (minimum £3) charged for sterling traveller's cheques when ordered in branch.

We understand you'll probably be busy in the few days before you travel – so we've made it as easy as possible for you to get hold of your travel money before you go, with a couple of convenient payment options...

Paying by card

When you order £300 or more of foreign currency and pay for it using any debit or credit card, we'll deliver it straight to your door for **free**. And even for orders of less than £300 we'll only charge £5 for this service.

To take advantage of this, simply log onto our online travel money service at www.halifax.co.uk/holidays. If you order online before 2pm – or if you order over the phone by 3pm on 0845 2460006 – we'll deliver before 1pm on the next working day.

Our travel money order line is provided by Travelex. Lines are open Monday to Friday 8am-10pm, Saturday and Sunday 10am-8pm.

Minimum order £50. Cash advance fees and card handling fees may apply to debit and credit cards – please refer to the terms and conditions of your card provider.

If you pay using a Halifax debit card, no fees will be charged.

Paying direct from your bank account

If you want to pay directly from your Halifax bank, or suitable savings account*, you can call into your local branch.

For details on delivery times, please see the **Important information** section at the back of this brochure. You can also find out more about our travel money services online at www.halifax.co.uk/holidays.

* Restrictions apply - see Important information section.

Our responsibility

We take providing you with the best possible service very seriously. So please rest assured, we'll always take all reasonable care when providing you with travel money and overseas transaction services. In the unlikely event that something goes wrong, we'll take responsibility for any costs or losses that would reasonably be expected to occur.

We won't be liable for losses resulting from causes beyond our control and that of our agents. This includes power failure and industrial action. We won't be liable for any kind of loss where you have supplied us with incorrect details or insufficient information.

Important information

If you're thinking of using our overseas or travel money services, there are a few important pieces of information to note.

Exchange rates

All exchange rates provided by Halifax will be applicable to the type of transaction. Payments made and received on your behalf will be converted using the prevailing rate at the time of the transaction.

Please note, the term 'working day' excludes Saturday, Sunday and UK public holidays.

All information in this and our other booklets are in English, which is the language in which we'll communicate with you.

Receiving money from abroad

If we're unable to process a payment due to incorrect or incomplete details we'll return the payment to the sending bank, minus our fee of £20.

Paying in foreign currency cheques

If a cheque (negotiated) is subsequently returned unpaid, this may incur an exchange rate loss, which must be borne by you, as the customer. This will be debited from your bank account along with the original sterling equivalent of the cheque, and any overseas bank charges. In

addition, we'll charge an administration fee of £5 for each returned item.

If a cheque is subsequently returned unpaid, Halifax reserves the right to debit your account at any time.

Allowing cash withdrawals against a cheque paid in does **not** mean that payment of the cheque is guaranteed.

Cheques sent for collection and returned unpaid are charged the collection cheque fee applicable to the value of your cheque plus any overseas bank charges. These will be debited to your account.

General

If you send money abroad out of your account we'll change the amount of the payment into that foreign currency on the date that we process your request. The exchange rate that will apply is our Retail Reference Exchange Rate for outgoing payments. We may also make a charge for this service as set out in page 5 of this leaflet. Further details of the indicative exchange rate used can be obtained by telephoning 08457 20 30 40 (+44 (0) 113 242 22 29 from overseas).

If you receive an electronic funds transfer from overseas into your account we'll change the amount of the payment into pounds sterling on the date that we process your payment. The exchange rate that will apply is our Retail Reference Exchange Rate for incoming payments. We may also make a charge for this service as set out in page 8 of this leaflet.

Further details of the indicative exchange rate used can be obtained by telephoning 08457 20 30 40 (+44 (0) 113 380 95 74 from overseas).

Travel money service

Withdrawals from certain Halifax saving accounts may also be subject to restrictions and loss of interest. Please check in branch to see which savings accounts can be used and any restrictions which may apply or log onto www.halifax.co.uk/holidayservices/holidaymoney.asp. For orders collected in branch, the following delivery timescales apply:

Ordering your travel money

Order in branch or over the phone by 3pm or online by 2pm Monday to Thursday for next working day collection after 1pm.

Order after 3pm Monday to Thursday for 2nd working day delivery, with collection after 1pm.

Order up to 3pm in branch and by phone or 2pm online Friday for collection the following Monday after 1pm.

Order after 3pm Friday and on Saturday and Sunday for collection the following Tuesday after 1pm.

Different timescales will apply for orders placed on Fridays, Saturdays and Sundays immediately before a bank holiday.

We may monitor or record phone calls to check we've carried out your instructions correctly and to improve our quality of service.

Notes

How else can we help?

If you'd like this in Braille, large print or audio, we can help. Please ask in branch if you'd like to know more. If you have a hearing or speech impairment you can contact us using Typetalk or Textphone 08457 32 34 36 (lines open seven days a week, 9am-5pm).

How to complain

Our promise is to do our best to resolve any problem you have immediately. Where we can't, we'll ensure you know who is dealing with your complaint. To complain:

Visit a branch and speak to any member of the team.

Call our Telephone Banking Service on 08457 25 35 19. (Textphone 08457 32 34 36, if you have a hearing impairment.)

Write to us at Halifax, PO Box 548, Leeds LS1 1WL.

If you're still not happy and we can't put things right to your satisfaction, you can ask the Financial Ombudsman Service to look at your complaint - provided you have tried to resolve the matter directly with us first. We hope you won't need to contact the Financial Ombudsman Service but if you do, we'll tell you how to do this.

**For use from
25th July 2011**

Information about Halifax products and services

We hope this leaflet has been helpful. Our staff can provide more detailed information and answer your questions about Halifax products and services. Just call into your local Halifax branch.

General consumer information

If you'd like more general information, the Financial Services Authority (FSA), the financial services watchdog, provides a range of free consumer booklets and factsheets and a Consumer Helpline. Visit their website at www.moneymadeclear.fsa.gov.uk or call **0845 606 1234**. Lines are open 8am - 6pm Monday - Friday.

The FSA has a wealth of helpful information on a wide range of financial areas. However, they can only provide general information and cannot give specific advice or recommend any company's products, investigate individual complaints or contact firms on behalf of individuals.

Halifax is a division of Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ.



When you have finished
with this please recycle it