

SAVINGS

HALIFAX SAVINGS CONDITIONS AND INFORMATION

**For personal savings accounts
opened before 10th September 2011**

the people who give you extra



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ABOUT THIS BOOKLET

This booklet explains in detail how your Halifax savings account works and contains the main conditions and key information for it.

None of the accounts covered by this booklet are available to new customers, although existing customers can continue to hold and operate them. We have therefore not included account opening information, such as the minimum opening balance, in this booklet but have set out the other account conditions for reference. We display all the interest rates for these savings accounts on our website at www.halifax.co.uk/savings-rates. You can also ask us for information about all our interest rates and accounts in our branches.

You will see that our account conditions, which are the main part of our contract with you, are split into three sections.

Section 1 explains how the conditions work, and where you can find them.

Section 2 includes the main special conditions for your account. These give you all the key features and explain the day to day things you need to know about your account, such as any limits to the number of withdrawals you can make.

Section 3 contains more detailed information about how we look after your account, including how we work out interest, how we deal with your payments in and out and when and how we can change the terms of your account, such as the conditions themselves or the interest we pay.

The Important information pages, which are also part of our agreement with you, include some additional explanation, and some customers may find this useful. The day to day charges which may apply to your account are explained on page 54.

There are also some terms which apply automatically to your account under general law, such as from Acts of Parliament and other regulations that apply to us. For example, you and your account are protected under the Data Protection Act. These terms are not set out in this booklet.

You will see from Section 3 of our conditions that we treat payment accounts and non payment accounts differently if we make any changes to your conditions or interest rate.

We'll treat the following accounts covered by this booklet as payment accounts:

Liquid Gold, Save4it, Halifax Guaranteed Saver, Halifax Web Saver (except fixed rate Web Saver and Web Saver Extra) Halifax Treasurers' account, Halifax Instant Saver, Halifax Premium Savings Direct, Halifax Guaranteed Saver Rewards offered between 1st February 2010 and 9th September 2011 and Web Saver Rewards offered between 1st April 2011 and 9th September 2011.

We'll treat the following accounts covered by this booklet as not being payment accounts:

Halifax Guaranteed Reserve, Halifax Stepped Income Reserve, Halifax Regular Saver, Halifax Children's Regular Saver, Halifax Direct Bond all our cash ISAs, fixed rate Web Saver, Web Saver Extra, Monthly Saver, Halifax Saver Reward, Halifax 60 Day Gold, Halifax Extra Income Saver, Halifax Bonus Gold, Matured Funds, Halifax Guaranteed Saver Rewards offered prior to 1st February 2010 and Web Saver Rewards offered prior to 1st April 2011.

It's easy to get in touch

You'll see that at various points in the conditions we ask you to contact us by phone. The phone numbers you may need are as follows:

1. To check the exchange rate that will apply if money is transferred to your account in a foreign currency – **08452 46 00 06** (Monday to Friday 8am-10pm, Saturday and Sunday 10am - 8pm)
2. To report the loss of your passbook – **08457 20 30 99** (24 hour)
3. To report the loss of your card – **08457 20 30 99** (24 hour)
4. To report that your security details for the telephone service may have been compromised – **08457 26 36 46** (Monday to Friday 8am - 8pm, Saturday 8am - 6pm, Sunday 9am - 5pm)
5. To report that your security details for the online service may have been compromised – **08456 02 00 00** (24 hour)
6. To report any unauthorised or incorrect transactions on your account – **08457 26 36 46** (Monday to Friday 8am - 8pm, Saturday 8am - 6pm, Sunday 9am - 5pm).

SECTION 1

Introduction to this agreement – how it works and who it applies to

This agreement is for our savings accounts and related services for customers resident in the United Kingdom (“UK”), and customers resident outside the UK who we have agreed can have, or continue to have, a savings account with us. It is made up of the general conditions and special conditions in this document and any additional conditions we give you for these accounts or services. Additional conditions are the interest rates, charges and other terms that apply to a specific service or account that are not included in the general conditions or special conditions. These will include, for example, the terms set out in our interest rates and charges leaflet and in your application form(s). We will tell you which conditions apply when you take a new product or service from us.

In this agreement, “we” are Bank of Scotland plc, and Halifax is a division of Bank of Scotland.

An important part of our role as your bank is to provide you with services to help you manage your finances. We do not generally provide advice, but we can use information we have about you to suggest other services we think might interest you. To find out more about how we and other Lloyds Banking Group companies use your personal information, please read our Privacy Statement at www.halifax.co.uk/privacystatement or ask for a copy in branch. Unless we agree

otherwise when you open your account you cannot use your account as a club, charity, trust, company, partnership or other kind of business account. We do not have to accept that anyone, apart from you, has any right to, or interest in, the money in your account (for example if you are keeping some or all of the money in your account for someone else). You may not be eligible for all of the accounts or services covered by this agreement or all the features they have – for example, we may not allow you to have a children’s savings account once you have reached a certain age. We may also limit the number of accounts or services you can hold with us. In addition, not all the services and facilities covered by this agreement are available on all accounts. For example, telephone, mobile and internet banking services are not available on some accounts.

Additional conditions or special conditions may add to the general conditions but may also override an overlapping term in the general conditions. For example a savings account may include a limit to the number of withdrawals you can make, or may provide that you will lose interest if you close the account before the end of a fixed term. In these cases, the additional or special provision will apply instead of the overlapping terms in these general conditions.

Please ask us if you have any questions about this agreement or any other matter by visiting one of our branches, or contacting us by telephone.

Services and facilities on your savings accounts

We offer an extensive choice of accounts to suit a wide variety of needs. These include easy and instant access savings accounts, tax-free savings and fixed rate fixed term accounts. Some accounts are 'payment accounts' (these accounts allow frequent transactions) others are not payment accounts. The special conditions will make clear whether an account is a payment account.

Unless the special conditions for an account say otherwise, money can be paid in as cash, by cheque or by direct transfer from another account. You can also take money out in many different ways. The special conditions for your account explain the facilities that are available.

Charges for our services

Our current charges for the normal running of your account are listed in our interest rates and charges leaflet for your account. Additional charges may also apply for some transactions that are not covered by this agreement, such as international payments. Charges for these services are contained in separate conditions which you will receive when you ask to use those services.

You can keep up to date with our interest rates and charges by telephoning us, by visiting a branch or by looking at our website.

Changes to facilities and charges

We review our services and facilities, and the way in which we charge for them, from time to time. In Section 3 we set out when we may change the conditions and charges for your account and how we will tell you about the changes.

SECTION 2- SPECIAL CONDITIONS LIQUID GOLD

This account was no longer available to new customers from 10th September 2011

Key features

- Variable interest rates and instant access.

Interest

- Paid annually on 1st June (for former Solid Gold customers, interest will be paid annually on either 1st February or 30th June). If this date falls on a non working day, such as a weekend, we will pay you interest on the next working day. Interest will be added to your balance or, if you choose, transferred to another Halifax account.
- Between 5th January 2010 and the 9th September 2011 Liquid Gold was eligible for Halifax Rewards – please see page 52 for details.

Withdrawals/closure

- Instant access with no loss of interest.

This account was no longer available to new customers from 10th September 2011

Key features

- Variable interest rate and instant access.
- Available to children aged up to 16. The account can be held in the child's own name or in trust for the child.
- No joint accounts although two trustees can open an account for one child.

Maximum deposit

- The account cannot have a balance of more than £5,000. (This won't apply to funds transferred from a Halifax Children's Regular Saver account or if your account was transferred from a former Bank of Scotland account which had more than £5,000 in it.)

Interest

- Paid annually. We'll pay interest on the date you choose. If this date falls on a non working day, such as a weekend, we will pay you interest on the next working day. If you don't choose a date it will be paid on the date of the child's birthday, or on the next working day. If your account was transferred from a former Bank of Scotland account, the date will depend on your original account. Interest will be added to your balance.

Withdrawals/closure

- Instant access with no loss of interest.
- save4it accounts are intended for children aged up to 16.
- Around the child's 17th birthday we'll be in touch about your account, the options available and what will happen to your funds if we don't receive instructions from you. However, at all times, you'll have immediate access to your save4it balance and interest.

New bank account

- Where the save4it account is held in the child's name, then if the child is or becomes eligible for one of our bank accounts (in the year following his or her eleventh birthday), we may open a suitable account automatically to give the opportunity to have access to banking facilities.
- At that time, we'll write and let you have full details. However the account won't have any overdraft facility so you don't need to worry about going overdrawn.

HALIFAX GUARANTEED SAVER

This account was no longer available to new customers from 10th September 2011

Account features

Key features

- Variable interest rates.
- Instant access at Halifax and LINK cash machines with a Halifax Guaranteed Saver card.
- Up to two personal account holders who must be resident in the UK. Available to customers aged 11 and over.
- You can only have one Halifax Guaranteed Saver, or Halifax Guaranteed Saver Reward, account with us, but not both. It can be held in your sole name, or in joint names.

Interest

- On and after 17th July 2008, provided you keep at least £2,500 in your account, the interest rate is guaranteed to be no lower than 0.50% below the Bank of England bank rate until at least 1st January 2013.
- Interest paid annually on the anniversary of the date we received your opening payment. If this falls on a non working day, such as a weekend, we'll pay you interest on the next working day.
- Interest will be added to your balance. You can choose to transfer it to another account with us.

- Between 5th January 2010 and the 9th September 2011 Halifax Guaranteed Saver was eligible for Halifax Rewards – please see page 52 for details.

Statements and further deposits

- Statements are sent annually following the anniversary of account opening, or within three months of the card being used. You should check your statements and let us know as soon as you can if you think that they include any information which seems to be wrong.
- You can pay into your account at most of our cash machines, in our branches, over the telephone, using our online service.

Withdrawals/closure

- Instant access with no loss of interest.
- Withdrawals of up to £300 a day can be made at cash machines.
- Withdrawals of a minimum of £300 cash can be made over branch counters (subject to our usual daily cash withdrawal limits). If you want to withdraw less than £300 you must use a cash machine.
- Withdrawals by banker's draft are available (subject to our usual banker's draft withdrawal limits). To check the minimum amount that can be withdrawn from your account in this way please check our branch notices and the interest rates and charges leaflet for your account.

HALIFAX GUARANTEED SAVER REWARD

This account was no longer available to new customers from 10th September 2011

From time to time we have had Halifax Guaranteed Saver Reward offers available, with different interest rates and features. All of these were covered by our standard Halifax Guaranteed Saver conditions, and by some additional special conditions. This section brings together and summarises the conditions applying to all our various Halifax Guaranteed Saver Reward offers. If you need to have the individual conditions for any one of these please let us know. Our Halifax Guaranteed Saver Reward offers were only available for limited periods.

Reward interest rates apply for a year following account opening. After the relevant 12 month reward period, the Halifax Guaranteed Saver interest rate and account conditions apply. If the balance drops below the minimum balance requirements and the withdrawal restrictions are exceeded as specified in the table on the next page during the relevant 12 month reward period, the standard Halifax Guaranteed Saver variable interest rate and account conditions will apply.

Between 5th January 2010 and the 9th September 2011 Halifax Guaranteed Saver Reward was eligible for Halifax Rewards – please see page 52 for details.

Below is a table detailing the periods that the various Halifax Guaranteed Saver Rewards were available, the type of interest paid on each reward, any withdrawal restrictions and any minimum balance requirements. Where an enhanced rate was offered to qualifying current account holders the details of qualification are explained underneath the table.

| Reward | Start date | End date | Interest | Withdrawal restrictions | Balance requirements | Enhanced rate for qualifying current account* |
|--------|---------------------|---------------------|----------|-------------------------|----------------------|---|
| 1 | 9th June 2008 | 10th August 2008 | Fixed | 1 | £2,500 | No |
| 2 | 15th September 2008 | 31st October 2008 | Fixed | 4 | £2,500 | No |
| 3 | 1st November 2008 | 26th November 2008 | Fixed | 4 | £2,500 | Yes |
| 4 | 15th December 2008 | 30th December 2008 | Fixed | 4 | £2,500 | No |
| 5 | 5th January 2009 | 8th February 2009 | Fixed | 4 | £2,500 | Yes |
| 6 | 9th February 2009 | 15th March 2009 | Fixed | 4 | £2,500 | Yes |
| 7 | 16th March 2009 | 19th April 2009 | Fixed | 4 | £2,500 | Yes |
| 8 | 20th April 2009 | 17th May 2009 | Fixed | 4 | £2,500 | Yes |
| 9 | 18th May 2009 | 19th June 2009 | Fixed | 4 | £2,500 | Yes |
| 10 | 20th July 2009 | 6th September 2009 | Fixed | 4 | £2,500 | Yes |
| 11 | 7th September 2009 | 8th October 2009 | Fixed | 4 | £2,500 | Yes |
| 12 | 9th October 2009 | 3rd January 2010 | Variable | 4 | £2,500 | Yes |
| 13 | 5th January 2010 | 31st January 2010 | Variable | 4 | £500 | No |
| 14 | 1st February 2010 | 31st May 2010 | Variable | Unlimited withdrawals | £500 | No |
| 15 | 1st June 2010 | 30th September 2010 | Variable | Unlimited withdrawals | £1 | No |
| 16 | 1st October 2010 | 31st March 2011 | Variable | Unlimited withdrawals | £1 | No |
| 17 | 1st April 2011 | 30th April 2011 | Variable | Unlimited withdrawals | £1 | No |

| Reward | Start date | End date | Interest | Withdrawal restrictions | Balance requirements | Enhanced rate for qualifying current account* |
|--------|-----------------|--------------------|----------|-------------------------|----------------------|---|
| 18 | 1st May 2011 | 31st May 2011 | Variable | Unlimited withdrawals | £1 | No |
| 19 | 1st June 2011 | 30th June 2011 | Variable | Unlimited withdrawals | £1 | No |
| 20 | 1st July 2011 | 31st July 2011 | Variable | Unlimited withdrawals | £1 | No |
| 21 | 1st August 2011 | 9th September 2011 | Variable | Unlimited withdrawals | £1 | No |

For relevant current account qualifying offers between 1st November and 26th November 2008, and 5th January 2009 and 3rd January 2010 – A qualifying Halifax

personal current account is a Halifax High Interest Current Account, Halifax Current account (except for student current account), Halifax Ultimate Reward Current Account (for Rewards up to 26th November 2008 only), or a Halifax Reward Current Account. Qualifying savings accounts and qualifying current accounts must be held in the same name(s), but you'll qualify for the offer if one of the accounts is a joint account with someone else and the other is in your sole name. A qualifying Bank of Scotland personal current account is a Bank of Scotland High Interest Current Account, Bank of Scotland Current Account (except for student current account), Bank of Scotland Ultimate Reward Current Account (for Rewards up to 26th November 2008 only), Bank of Scotland Flexible Plus Current Account (for Rewards up to 19th April 2009 only), Bank of Scotland Flexible Current Account or a Bank of Scotland Reward Current Account. Qualifying savings accounts and qualifying current accounts must be held in the same name(s), but you'll qualify for the offer if one of the accounts is a joint account with someone else and the other is in your sole name. If you do not pay at least £1,000 a month into your qualifying Halifax or Bank of Scotland current account, or hold a Halifax or Bank of Scotland Ultimate Reward Current account, during each month of the relevant 12 month reward period, the Halifax Guaranteed Saver standard interest rate will apply to your Halifax Guaranteed Saver Reward account for the month in which you don't pay at least £1,000 into your qualifying current account. If you close your Halifax Guaranteed Saver Reward account during the reward year, providing you meet the Reward conditions then you'll earn the Reward interest rate up to the point of closing your account. Please note that the reward interest rate is calculated at the end of the 12 month reward period if the conditions of the offer have been met.

* Enhanced rate applies to Halifax Guaranteed Saver Reward customers only, rather than our 0.20% Halifax Rewards offer that applied to a wide range of variable rate products from 5th January 2010.

VARIABLE RATE HALIFAX WEB SAVER AND HALIFAX WEB SAVER REWARD

These accounts were no longer available to new customers from 10th September 2011

Key features

- Variable interest rates and easy access.
- Open and operate online only.
- Cash machine card available.
- Available to UK residents aged 11 or over.
- If you have a card to use with your account you can use Halifax, Bank of Scotland and LINK cash machines to make deposits and withdrawals.

Interest

- Variable interest rates.
- Paid annually. We will pay interest on the anniversary of the date the opening payment was made into your account. If this date falls on a non working day, such as a weekend, we will pay you interest on the next working day.
- Interest will be added to your balance.

- Between 5th January 2010 and the 9th September 2011 Halifax Web Saver and Halifax Web Saver Reward (opened after 1st April 2011) were eligible for Halifax Rewards – please see page 52 for details.

Withdrawals/closure

- Easy access by online transfer to another account. You do not need to give us prior notice before making a withdrawal.
- Instant access through cash machines if you have a card to use with your account.
- You cannot close your variable rate Web Saver account online. If you wish to close your Web Saver account please check online for the current ways to do this.

Halifax Web Saver Reward

From time to time we have had Halifax Web Saver Reward offers available, with different interest rates and features. All of these were covered by our standard Halifax Web Saver conditions, and by some additional special conditions. This section brings together and summarises the conditions applying to all our various Halifax Web Saver Reward offers. If you need to have the individual conditions for any one of these please let us know. Our Halifax Web Saver Reward offers were only available for limited periods.

Only available for limited periods. One account per person (either in sole or joint names) per offer period. The relevant Reward conditions apply in addition to the other Halifax Web Saver conditions.

Reward interest rates apply for a year following receipt of opening deposit. After the relevant 12 month Reward period, the variable rate Halifax Web Saver (without card) interest rate and account conditions will apply.

Below is a table detailing the periods that the various Halifax Guaranteed Saver Rewards were available, the type of interest paid on each reward, any withdrawal restrictions and any minimum balance requirements.

| Reward | Start Date | End Date | Interest | Withdrawal restrictions | Balance requirements |
|--------|-------------------|--------------------|----------|-------------------------|-------------------------|
| 1 | 9th July 2008 | 5th August 2008 | Variable | 4 | £1 |
| 2 | 5th November 2008 | 1st December 2008 | Variable | 4 | £50 with a cap of £500k |
| 3 | 4th February 2009 | 6th March 2009 | Variable | 3 | £1 |
| 4 | 8th June 2009 | 20th July 2009 | Variable | 4 | £1 |
| 5 | 1st April 2011 | 30th April 2011 | Variable | Unlimited | £1 |
| 6 | 1st May 2011 | 31st May 2011 | Variable | Unlimited | £1 |
| 7 | 1st June 2011 | 31st July 2011 | Variable | Unlimited | £1 |
| 8 | 1st August 2011 | 9th September 2011 | Variable | Unlimited | £1 |

HALIFAX WEB SAVER EXTRA

This account was no longer available to new customers from 10th September 2011

Key features

- Variable interest rate and easy access.
- Operate online only.
- Available to UK residents aged 11 or over.
- You may only open one Halifax Web Saver Extra account (although you may have one sole and one joint account).

Interest

- Variable interest rates.
- Paid annually. We will pay interest on the anniversary of the date the opening payment was made into your account. If this date falls on a non working day, such as a weekend, we will pay you interest on the next working day.
- Interest will be added to your balance.
- Between 5th January 2010 and the 9th September 2011 Halifax Web Saver Extra was eligible for Halifax Rewards – please see page 52 for details.

Withdrawals/closure

- Easy access by online transfer to another account. You do not need to give us prior notice before making a withdrawal.
- Only one withdrawal a year. (For this purpose, the 'year' runs from the date the opening payment was received into your account.)
- If you make more than one withdrawal a year, or you close your account having already made a withdrawal that year, you will lose an amount equivalent to thirty days interest on the amount withdrawn (or the closing balance).
- You cannot close your Halifax Web Saver Extra account online. If you wish to close your Web Saver account please check online for the current ways to do this.

HALIFAX TREASURER'S ACCOUNT

This account was no longer available to new customers from 25th January 2011

Key features

- Available to non-personal customers such as companies, charities, clubs and trustees who must be resident in the UK.
- Up to four people can operate the account.

Interest

- Can be paid gross for organisations who can prove that they are eligible to receive gross interest.
- Paid annually on 1st February.

Withdrawals

- Instant access without loss of interest.

HALIFAX INSTANT SAVER

This account was no longer available to new customers from 1st October 2010

Key features

- Variable interest rates.
- Instant access at Halifax, Bank of Scotland and LINK cash machines with a Halifax Instant Saver card.
- Up to two personal account holders who must be resident in the UK. Available to customers aged 11 and over.

Statements and further deposits

- Statements are sent annually following the anniversary of account opening, or within three months of the card being used. You should check your statements and let us know as soon as you can if you think that they include any information which seems to be wrong.
- You can pay into your account at most of our cash machines, in our branches, over the telephone, using our online service or through the Post Office®.

Interest

- Paid annually either on the anniversary of the date you opened your account, or the next working day. Alternatively you can choose to have your interest paid monthly at a slightly lower rate.
- Interest will be added to your balance.
- Halifax Rewards was available from 5th January 2010 to 1st October 2010 on new accounts and up to 9th September 2011 for existing accounts – please see page 52 for details.

Withdrawals/closure

- Instant access with no loss of interest.
- Withdrawals of up to £300 a day can be made at cash machines.
- Withdrawals of a minimum of £300 cash can be made over branch counters (subject to our usual daily cash withdrawal limits). If you want to withdraw less than £300 you must use a cash machine.
- Withdrawals by banker's draft are available (subject to our usual banker's draft withdrawal limits). To check the minimum amount that can be withdrawn from your account by banker's draft please check our branch notices and our interest rates and charges leaflet for your account.

HALIFAX SAVER REWARD

This account was no longer available to new customers from 1st October 2010

Key features

- Variable interest rates and instant access.
- Higher interest rates if you limit the number of withdrawals from your account.

Loyalty benefits

- If you have a regularly funded Halifax Current Account, a regularly funded Bank of Scotland current account opened before 10th September 2011 a Halifax Personal Loan or a Halifax Mortgage (even if this is held in Deedstore) you can make up to three extra withdrawals each year without affecting the interest rate.

Interest

- Rates depend on the balance in your account and the number of withdrawals made from your account during a year.
- Interest is paid annually on the anniversary of opening the account, added to your Halifax Saver Reward account or, if you choose, transferred to another Halifax account. (If your interest is transferred to another Halifax account that will not count as

a withdrawal in determining the rate of interest to be applied to your account.)

- For the purpose of these Halifax Saver Reward conditions, “year” runs from one anniversary of the date we receive your opening deposit to the next. From 20th March 2011, if the anniversary falls on a non working day, such as a weekend, we will pay you interest on the next working day. We will also calculate the number of withdrawals to the same day. You will receive interest up to and including the day interest is paid. For the following year, the “year” will run to the anniversary of the date we receive your opening deposit (provided that is a working day) and you will therefore receive a corresponding number of days interest.
- Halifax Rewards was only available from 5th January 2010 to 1st October 2010 on new accounts and up to 9th September 2011 for existing accounts – please see page 52 for details.

Withdrawals/closure

- Instant access.
- Closure does not count as a withdrawal.

HALIFAX MONTHLY SAVER

This account was no longer available to new customers from 11th March 2010

Key features

- A way of saving monthly with a regular amount to be paid into the account by standing order.
- Up to two account holders only.
- Only one account per person, held in your sole name or in joint names but not both.

Interest

- Variable rates, paid annually either on the anniversary of the day we received your opening deposit, or on the next working day.
- You can choose to have your interest transferred to another account, either with us or with another bank or building society.
- Opportunity to earn a higher interest rate if you make no more than one withdrawal during the Monthly Saver year.
- Halifax Rewards was only available from 5th January 2010 to 11th March 2010 on new accounts and up to 9th September 2011 for existing accounts – please see page 52 for details.

How to earn the higher interest rate

- From 4th May 2011, we will pay a higher interest rate if you make at least one payment each month for 11 months out of 12, and you make no more than one withdrawal from your account during the year. If you make two withdrawals during a year then you will receive interest at our standard Monthly Saver rate for the full year. From 20th March 2011, if you make three or more withdrawals during a year then you will receive interest at a lower rate for the full year. (Please see below for an explanation of “year” in these Halifax Monthly Saver conditions.)

Deposits

- Up to two deposits each calendar month. One of these must be a regular payment of the same amount by standing order.
- Minimum monthly payment £5.
- Maximum monthly payment £500.
- You can change the amount of your monthly payment once a year at any time without giving us notice in advance.

Withdrawals/closure

- No notice required.
- From 4th May 2011, you may earn a higher interest rate if you make no more than one withdrawal from your account during the year.
- From 4th May 2011, if you make two withdrawals during a year then you will receive interest at our standard Monthly Saver rate for the full year.
- From 20th March 2011, if you make three or more withdrawals during a year then you will receive interest at a lower rate for the full year.
- For the purpose of these Monthly Saver conditions, “year” runs from the anniversary of the date we received your opening deposit (or the next working day if that falls on a non working day) to either the following anniversary or the next working day.

HALIFAX EXTRA INCOME SAVER

This account was no longer available to new customers from 11th March 2010

Key features

- Variable interest rate paid either annually or monthly.
- Up to two account holders only.

Interest

- Higher rates for higher balances.
- Variable interest paid annually or monthly. If you choose annual interest it will be paid on the anniversary of the day we received your opening deposit, or the next working day. If you choose monthly interest then from 20th March 2011, monthly interest will be paid either on the date you choose for payment or on the same date in each month as we received your opening deposit, or on the next working day.
- If you choose to have your interest paid monthly, to another account but do not give us the details for the account you want your interest sent to, we will pay interest annually and add it to your Halifax Extra Income Saver account on the anniversary of the date we received your opening deposit.

- Halifax Rewards was only available from 5th January 2010 to 11 March 2011 on new accounts and up to 9th September 2011 for existing accounts – please see page 52 for details.
- If you choose to have annual interest, you can choose to have it paid into your account or transferred to another account, either with us or with another bank or building society. If you choose to have monthly interest it will be transferred to another account.
- If your balance falls below £500 the interest paid will be paid at a lower rate.

Withdrawals/closure

- 60 days written notice required for withdrawals and closure otherwise you will lose an amount equal to 60 days' interest on the amount you withdraw (or your closing balance).

If you opened your account before 1st August 2004 you have instant access when the balance in your account is less than £10,000.

HALIFAX PREMIUM SAVINGS DIRECT

This account was no longer available to new customers from 11th March 2010

Key features

- Personal customers only, who must be resident in the UK.
- Up to two account holders, aged 11 or over, on an either to draw basis only.

Interest

- Higher rates for balances of £500 or more.
- Paid annually either on 1st February or on the next working day, or you can take monthly income at a slightly lower rate.
- Annual interest can be added to your Halifax Premium Savings Direct account, transferred to another Halifax account, or to an account with another financial institution.
- Monthly income can be transferred to another Halifax account or to an account with another financial institution.
- Halifax Rewards was only available from 5th January 2010 to 11 March 2011 on new accounts and up to 9th September 2011 for existing accounts – please see page 52 for details.

Deposits

- By telephoning us 24 hours a day to transfer funds from other Halifax accounts or an account you hold with another financial institution.
- By sending us a cheque by post.
- Cannot be made at branches.

Withdrawals/closure

- No notice required.
- By telephoning us to transfer funds to another Halifax account or to an account with another financial institution.
- Can only be closed in branches or by writing to us at PO Box 548, Lovell Park, Leeds LS1 1WU.

HALIFAX 60 DAYS GOLD

This account was no longer available to new customers from 5th April 2009

Key features

- The opportunity to earn a variable rate of interest with easy access to funds if you leave at least £10,000 invested.

Interest

- Higher rates for larger balances.
- Variable interest paid annually either on 1st February or the next working day. Alternatively you can choose to have your interest paid monthly at a slightly lower rate. If you pick the monthly interest option, your interest will be paid on the 1st day of the month, if this day falls on a non working day it will be paid the next working day.
- Interest will be added to your balance, or you can choose to have your interest transferred to another account with us.
- If your balance falls below £5,000 interest will be paid at a lower rate.
- Halifax Rewards was only available from 5th January 2010 to 5th April 2009 on new accounts and up to 9th September 2011 for existing accounts – please see page 52 for details.

Withdrawals/closure

- Instant access if you leave at least £10,000 in your account.
- If you make any other withdrawal you will lose an amount equivalent to 60 days' interest on the amount withdrawn, or your closing balance, unless you give us at least 60 days advance notice.

HALIFAX BONUS GOLD

This account was no longer available to new customers from 5th April 2009

Key features

- The opportunity to earn a higher monthly, interest rate for limited withdrawals.

Interest

- Higher rates for larger balances.
- Opportunity to earn a higher interest rate in each month if you keep at least £5,000 in your account and make no more than three withdrawals.
- Both the higher and the standard interest rates are variable.
- Variable interest paid monthly. From 4th May 2011, interest is paid monthly on either the 1st of the month, or the next working day where the 1st is not a working day.
- Interest will be added to your balance. You can choose to have it transferred to another account, either with us or with another bank or building society.
- From 4th May 2011, on any days you do not keep at least £5,000 in your account you will receive interest at our standard rate for this account (regardless of the number of withdrawals you have made).

- Halifax Rewards was only available from 5th January 2010 to 5th April 2009 on new accounts and up to 9th September 2011 for existing accounts – please see page 52 for details.

How to earn the higher interest rate

- From 4th May 2011, you will get the higher interest rate for any month in which you keep at least £5,000 in your account each day and make no more than three withdrawals over the month. (For this purpose, “month” means from the 2nd of the previous month to the 1st of the next month e.g. 2nd January to 1st February.)

Withdrawals/closure

- Instant access.
- Make up to three withdrawals in any month and qualify for our higher interest rate, as long as you keep at least £5,000 in your account each day.
- For this purpose, neither the closure of your account nor the withdrawal of the interest we have paid into your account the previous month will count as a withdrawal.

OUR CASH ISAS IN DETAIL

The following terms apply to variable rate and fixed rate Halifax ISA Saver, Halifax ISA Saver Direct and Halifax ISA Direct Reward.

Key features

An Individual Savings Account (ISA) in which all interest is tax free. ISAs can either be a cash ISA or a stocks and shares ISA. You can have both a cash ISA and a stocks and shares ISA with the same ISA provider or with different ones. For the 2012/2013 tax year you can only save up to £11,280 in your ISAs and of that allowance, up to £5,640 can be held in a cash ISA.

You cannot hold the account in joint names. You cannot use the account as a club, charity or trust account, nor can you use it as a company, partnership or other kind of business account.

The account cannot be used as security for a loan.

To open the account you must be resident and ordinarily resident in the UK for tax purposes or a Crown employee serving overseas (or be married to, or in civil partnership with, a Crown employee serving overseas). You must be aged 16 or over.

If you do not provide us with all the information required for HM Revenue & Customs purposes on the application form within 30 days of your account being opened, your account will become a Halifax Liquid Gold account (or if Halifax Liquid Gold is no longer available, an account with similar features) and any interest earned will not be paid tax free.

We will not treat any of our cash ISAs as payment accounts. Subject to the special conditions, the following transactions are available on each of our cash ISAs although they are not all available through all channels: passbook transactions, withdrawals by banker's draft, cheque payments in, payments in and withdrawals of cash, Bacs and CHAPS payments in and withdrawals, standing order payments in, internal transfers and payments made through our telephone and online services. For our online service, internal transfers and payments can only be made between your accounts with us and not to the account of any third party.

You will see from our conditions that we will treat payment and non payment accounts differently if we make any changes to your conditions or interest rate.

Between 5th January 2010 and the 9th September 2011 ISA Saver, ISA Saver Direct and ISA Direct Reward (opened after 22nd September 2010) were eligible for Halifax Rewards – please see page 52 for details.

Transferring to a Halifax ISA

ISA transfers

Our free ISA transfer service can move your existing cash ISA from another provider to Halifax. All you have to do is provide details of the ISA you want to transfer and sign a form. If you tell us that you want to transfer a cash ISA to us, we will contact your existing provider within five working days of receiving your transfer instruction. Your existing provider will then have five working days to let us have information about your ISA and send your existing ISA funds. Once we have received this we will have a further three days to credit your Halifax ISA Saver with the amount transferred.

If you want to transfer your Halifax ISA Saver to another provider you can do so, although depending on the account you have you may lose interest. When we receive a transfer request from your new provider we will send the information your new provider needs, along with your account balance and interest, within five working days. This means that the whole ISA transfer process, either to or from Halifax, should only take up to 15 working days.

Important

You cannot subscribe to more than one Halifax ISA Saver in the same tax year. However, if you transfer the money in your Halifax ISA Saver to a stocks and shares ISA you can open another Halifax ISA Saver as long as you don't exceed your annual ISA investment allowance. You can transfer your variable rate Halifax ISA Saver to another cash ISA with us at any time. Please remember if you transfer your ISA to a different provider this will count as a withdrawal.

HALIFAX ISA SAVER AND HALIFAX ISA SAVER DIRECT

These accounts were no longer available to new customers from 10th September 2011

Maximum deposit

The maximum amount you can pay in is £5,640 in the 2012/2013 tax year. You can pay money into a Halifax ISA Saver and a Halifax ISA Saver Direct at any of our branches.

Interest and charges

Interest rates are variable. If you have a variable rate Halifax ISA Saver, higher rates are paid for larger balances. If you have a Halifax ISA Saver Direct, the same interest rate applies to all balances. Tax free interest is paid each year on 5th April or the previous working day (if 5th April is not a working day). It will be added to your balance or, if you choose, transferred to another account. Please see the Important information section for details of when interest may not be paid tax free.

Withdrawals/closure

Variable rate Halifax ISA Saver – easy access in branch, online or by telephone. Halifax ISA Saver Direct – access by telephone or online. If you make a withdrawal from your variable rate Halifax ISA Saver or Halifax ISA Saver Direct, although you may be

able to make further payments into your account, you cannot make the balance back up to the maximum investment limit in that tax year. In short, any money you take out reduces the balance you can achieve at the end of each tax year.

For example: If you open a variable rate Halifax ISA Saver during the 2012/2013 tax year with £2,000 and then make a withdrawal of £500, you can only invest a further £3,640 on or before 5th April 2012. This is because your actual deposits must total no more than £5,640 between 6th April 2012 and 5th April 2013. For this reason, it is best not to regard variable rate Halifax ISA Saver – or indeed, any kind of ISA – as an account to ‘dip into’ on a regular basis.

The minimum amount you can withdraw is £10. If you have less than £10 in your account and you make a withdrawal your account will be closed and the balance paid to you. (If you have contributed to the account this tax year then [other than the exception for transfers to stocks and shares ISAs] you cannot then open another cash ISA in the same tax year.)

If you close your account and have contributed to it in the current tax year you cannot then open another cash ISA in the same tax year. You can, however, transfer your ISA to a different ISA provider at any time.

HALIFAX ISA DIRECT REWARD

This account was no longer available to new customers from 10th September 2011

From time to time we have had Halifax ISA Direct Reward offers available, with different interest rates and features. All of these were covered by our standard Halifax ISA Saver Direct conditions, and by some additional special conditions. This section brings together and summarises the conditions applying to all our various Halifax ISA Direct Reward offers. If you need to have the individual conditions for any one of these please let us know. Our Halifax ISA Direct Reward offers were only available for limited periods.

Halifax ISA Direct Reward was available for limited periods only. The reward conditions are included in our ISA Saver conditions booklet used at the time. You can ask us for a copy of it.

Below is a table detailing the periods that the various Halifax ISA Direct Rewards were available, the type of interest paid on each reward, any withdrawal restrictions and any minimum balance requirements.

| Reward | Start Date | End Date | Interest | Withdrawal restrictions | Minimum balance requirements |
|--------|---------------------|---------------------|----------|----------------------------|---|
| 1 | 24th February 2009 | 30th May 2009 | Fixed | 4 during the Reward Period | £1000 within 60 days of account opening |
| 2 | 4th March 2010 | 21st September 2010 | Variable | 4 during the Reward period | £1000 within 60 days of account opening |
| 3 | 22nd September 2010 | 26th February 2011 | Variable | Unlimited | £1 within 60 days of account opening |
| 4 | 27th February 2011 | 31st July 2011 | Variable | Unlimited | £1 within 28 days of account opening |
| 5 | 1st August 2011 | 9th September 2011 | Variable | Unlimited | £1 on account opening |

All customers that funded their reward between 27th February 2011 and 5th April 2011 will receive an interest payment on the 5th April 2011 and at the end of the reward period. This means you may receive part of your reward interest in one tax year, and the rest in the next tax year. All customers that funded their account on or after the 6th April 2011 will receive interest at the end of the reward period. Tax free interest is added to your balance or, if you choose, transferred to another account. At the end of the 12 month reward period the Halifax ISA Saver Direct variable interest rate and account conditions will apply to your account. Once the Reward account moves to Halifax ISA Saver Direct interest will be paid on 5th April each year.

FIXED RATE HALIFAX ISA SAVER

This account was no longer available to new customers from 10th September 2011

The following terms apply to the fixed rate Halifax ISA Saver

Maximum deposit

You can only make one deposit into a fixed rate Halifax ISA Saver which is made when you open it. The deposit can be made up of any one or more of the following (minimum £500):

- £5,640 in the 2012/2013 tax year
- Transfer of previous tax years' cash ISA subscriptions.

You cannot make additional deposits into a fixed rate account once it is open. However, you can open another fixed rate Halifax ISA Saver to make a new deposit in a subsequent tax year.

Funding the fixed rate account

Further additional deposits are not allowed into a fixed rate Halifax ISA Saver. If you subscribe to a fixed rate Halifax ISA Saver this tax year, but do not fund this account with all of your tax free allowance, you will limit the amount you can hold in cash ISAs for the current tax year and will be unable to subscribe to another cash ISA during the current tax year.

For example:

In the 2012/2013 tax year, you open a fixed rate Halifax ISA Saver with £500 you will not be able to invest the remaining £5,140 allowance in a cash ISA in that tax year.

Please note - external bank payments are only accepted via Bacs, if a payment is sent via Faster Payments this will be sent back to the sending financial institution.

Interest and charges

The interest is fixed for the term you choose. Tax free interest is paid at maturity of the fixed term (for 1 year term only) or annually (for 2, 3 and 4 year terms,) and added to your balance. Please remember that you will not be able to withdraw the interest paid into your account until the end of the fixed term. Please see the Important information section for details of when interest may not be paid tax free.

Although we may offer different rates to future investors when they open a fixed rate account, the rate which applies to your fixed rate account will be fixed on the day we receive your investment. Every day, we work out the interest we have to pay you on your credit balance, starting from the next working day after we receive your investment.

Term

You can choose the term of the fixed rate account (1, 2, 3 or 4 years).

Withdrawals/Closure/ Transfers

Part withdrawals are not permitted. If you need to withdraw your money you can close the fixed rate account. You can also transfer the fixed rate account to another ISA provider. If you close early or transfer to another ISA provider you will lose an amount equal to 180 days' interest, calculated at the rate at which interest is paid on your account.

If your fixed rate account is closed early or transferred then the amount of interest you lose is taken off any interest earned on the fixed rate account. If there is not enough interest earned on the fixed rate account, we will not take this amount from capital, therefore the closing payment will not be less than the money you originally put in.

If you have a variable rate Halifax ISA Saver you can choose to change it to a fixed rate account at any time. If you open a fixed rate account using part of your current tax year's ISA allowance and close the fixed rate account in the same tax year, you cannot then open another cash ISA in the same tax year. If you transfer your full cash ISA subscription to a stocks and shares ISA you can then open another cash ISA. You can transfer your ISA to a different ISA provider at any time (subject to the above terms).

Maturity

We will contact you towards the end of your fixed rate ISA term to ask what you want us to do with your investment. If we do not hear from you by the maturity date your funds will move to an easy access cash ISA with us.

HALIFAX GUARANTEED RESERVE

This account was no longer available to new customers from 10th September 2011

Key features

- Fixed interest, for the term you choose (6 months, 1, 2 or 3 years) so you know exactly what you can expect.

Interest

- The rate is fixed on the day we receive your opening deposit.
- Can be paid on maturity (for 6 months and 1 year terms); monthly, at a different rate (for terms of 1, 2 or 3 years); or annually (for terms of 2 or 3 years). You can't switch once the account is open. If the day on which we're due to pay you interest is not a working day, we'll pay it on the next working day.
- Paid into another account – interest cannot simply be added to your Halifax Guaranteed Reserve account.
- Can be paid with no tax deducted:
 - 'if you're a non-tax payer and make the appropriate declaration
 - or if you invest £50,000 or more and your investment is a 'Qualifying Time Deposit' (special conditions apply – see the 'Important information' section).

Withdrawals/closure

- If you need to withdraw your money, you can close the account once it has been open for six months – unless it's a 'Qualifying Time Deposit'. If you close early you lose an amount equal to six days' interest for each remaining month or part-month of the term you chose (minimum 30 days), calculated at the rate at which interest is paid on your account.
- We'll write to you before the end of the fixed term to ask what you want to do with your account.

HALIFAX DIRECT BOND

This account was no longer available to new customers from 10th September 2011

Key features

A way of saving a single amount with a fixed interest rate for a set length of time, so you know exactly what you can expect. You can only open and operate this account with us over the telephone. This account is only available to existing Halifax customers.

Interest

The interest rate for your account is fixed on the day we receive your opening deposit. We will pay your interest at maturity. If the date your account matures falls on a non working day, such as a weekend, we will pay you interest on the next working day.

We can pay your interest with no tax deducted if you are a non-taxpayer and make the appropriate declaration.

Withdrawals and closure

If you need to withdraw your money, you can close your account once it has been open for at least a month – unless it's a 'Qualifying Time Deposit'. If you close early you lose an amount equal to 12 days' interest for each remaining month or part month of the term you chose (minimum 30 days), calculated at the rate at which interest is paid on your account. We will write to you before the end of the fixed term to ask what you want to do with the money in your account. If we do not hear from you by the maturity date, we will automatically transfer your funds to a Matured Funds account with a fixed rate of interest. We will tell you the interest rate that applies to our Matured Funds accounts when we write to you.

FIXED RATE HALIFAX WEB SAVER

This account was no longer available to new customers from 10th September 2011

Key features

- Fixed interest for the term you choose so you know exactly what you can expect. We will display these terms through our online service.
- Open and operate online only.
- Available to UK residents aged 11 or over.

Interest

- The interest rate depends on the term you choose, and will be set when the opening payment reaches your account.
- If the term is for 12 months or less, interest is paid at the end of the term. If this date falls on a non working day, such as a weekend, we will pay you interest on the next working day.
- If the term is for more than 12 months, interest is paid annually on the anniversary of the date the opening payment was made into your account. If this date falls on a non working day, such as a weekend, we will pay you interest on the next working day. We will send the interest to the account you choose. You cannot pay interest into your fixed rate Halifax Web Saver account.

Closure

- If you need to withdraw your money before the end of the term, you can close your fixed rate Halifax Web Saver account (as long as it has been open for at least 3 months). If you wish to close your Web Saver account please check online for the current ways to do this.
- If you close your account you will lose an amount equal to six days' interest for each remaining month or part month of the term you chose (minimum of 30 days).
- We will make the closing payment to another account in line with the instructions you gave us when you opened your fixed rate Halifax Web Saver.
- We will write to you shortly before your account matures to remind you of your instructions and provide details of alternative products available to you. You can change your instructions by telephoning the contact number in our letter provided we receive your new instructions at least five working days before the end of the fixed term.
- We will also explain in our letter what will happen to your funds if we do not have valid maturity instructions from you.

HALIFAX STEPPED INCOME RESERVE

This account was no longer available to new customers from 10th September 2011

Key features

- Five year fixed rate investment with interest rates that rise by fixed amounts each year.

Interest

- Rate for each of the next five years is fixed on the day we receive your opening deposit.
- Paid monthly or annually – though you can't switch once the account has started.
- Interest will be paid on the next working day if it is due on a non working day for both monthly and maturity payments.
- Paid into another account – interest cannot simply be added to your Halifax Stepped Income Reserve account.
- Can be paid with no tax deducted if you're a non-tax payer and make the appropriate declaration.

Withdrawals and closure

- If you need to get money out, you can close the account once it's been open for a year. But if you close early you lose an amount equal to six days' interest (calculated at 5.5% gross a year) for each remaining month or part-month of the five year term (minimum 30 days).
- We'll write to you before the end of the fixed term to ask what you want to do with your account.

HALIFAX REGULAR SAVER

This account was no longer available to new customers from 10th September 2011

Key features

- At least one payment each month by standing order from £25 up to £500. No standing orders from other Halifax savings accounts.
- If your account was opened and we received the opening payment before 23rd July 2010, the balance and interest will be transferred to an easy access savings account of your choice one year after the date we received your opening deposit.
- If we receive the first payment on or after 23rd July 2010 (regardless of the date on which the account was opened), the account will be changed to an easy access savings account one year after the date we receive your first deposit. If this anniversary falls on a non working day, we'll make the change on the next working day. We'll send you full details of your new account beforehand, but your account number will remain the same and you'll have immediate access to your Regular Saver balance and interest.
- The Regular Saver interest rate is fixed for 12 months on the day we receive your opening deposit.

- Only one account per person. Minimum age 16.
- Sole accounts only. Accounts may not be held in joint names.
- Statement sent following the anniversary of the day we receive your opening deposit.

Interest

- Paid annually either on the anniversary of the day we receive your opening deposit, or on the next working day.

Deposits

- Each deposit must be a regular monthly payment by standing order of at least £25. The maximum monthly deposit is £500.
- You can change the amount of your monthly payment at any time without notice.
- Additional monthly deposits can be made by standing order but the total monthly deposits must not exceed £500.

Missed payment

- For it to count as the payment in for any particular month, your standing order payment must reach your account by the 28th of each month (or the previous working day if 28th is not a working day). We recommend that standing orders from non-Halifax accounts be arranged for no later than the 23rd of each month in order to reach the Halifax Regular Saver account by the 28th.
- If you don't make such a payment in a particular month you'll be able to continue to make standing order payments into your account in future months, but you won't be able to make up the payment that you've missed and will therefore limit the amount you can save over the Regular Saver year.

Withdrawals and closure

- No withdrawals are permitted.
- You can close the account without giving us prior notice at any time. If you close the account we'll pay interest from the start of your Regular Saver year at a lower rate (we'll display this rate on our website).

Due to a technical issue, accounts which matured between 23rd July 2011 and 9th September 2011 were treated slightly differently at maturity and we wrote and explained to these customers what was going to happen.

If you provided nominated account details when you opened your Regular Saver we paid the balance including interest to this account.

If you didn't provide nominated account details when you opened your Regular Saver, but you had another easy access savings account with us, we paid the balance including interest to this account.

If you didn't have an easy access account with us we opened a Halifax Guaranteed Saver Reward account for you and paid the balance including interest to this account.

HALIFAX CHILDREN'S REGULAR SAVER

This account was no longer available to new customers from 10th September 2011

Key features

- Save monthly for a child from £10 up to £100.
- If your account was opened and we received the opening payment before 23rd July 2010, the balance and interest will be transferred to a save4it account one year after the date we received your opening deposit. The nominated account must be held in the same name(s) as the Halifax Children's Regular Saver account.
- If we receive the first payment on or after 23rd July 2010 (regardless of the date on which the account was opened), the account will be changed to an easy access savings account one year after the date we receive your first deposit. If this anniversary falls on a non working day, we'll make the change on the next working day. We'll send you full details of your new account beforehand, but your account number will remain the same, the account will be held in the same name(s) as the Halifax Children's Regular Saver account and you'll have immediate access to the Children's Regular Saver balance and interest.

- The Children's Regular Saver interest rate is fixed for 12 months on the day we receive your opening deposit.
- Accounts can only be held by one or two joint trustees on trust for a child. Only one account per trustee per child.
- Maximum age for the child is 16. An account can continue as a Children's Regular Saver account to the anniversary following the child's 16th birthday.
- Statements sent following the anniversary of the day we receive your opening deposit.

Interest

- Paid annually either on the anniversary of the day we receive your opening deposit, or on the next working day.

Deposits

- Each deposit must be a regular monthly payment by standing order of at least £10. The maximum monthly deposit is £100.
- You can change the amount of your monthly payment at any time without notice.
- Additional monthly deposits can be made by standing order but the total monthly deposits must not exceed £100.

Missed payment

- For it to count as the payment in for any particular month, your standing order payment must reach your account by the 28th of each month (or the previous working day if 28th is not a working day). We recommend that standing orders from non-Halifax accounts be arranged for no later than the 23rd of each month in order to reach the Halifax Children's Regular Saver account by the 28th.
- If you don't make such a payment in a particular month you'll be able to continue to make standing order payments into your account in future months, but you won't be able to make up the payment that you've missed and will therefore limit the amount you can save over the Children's Regular Saver year.

Withdrawals and closure

- No withdrawals are permitted.
- You can close the account without giving us prior notice at any time. If you close the account we'll pay interest from the start of your Children's Regular Saver year at a lower rate (we'll display this rate on our website).

Due to a technical issue, accounts which matured between 23rd July 2011 and 9th September 2011 were treated slightly differently at maturity and we wrote and explained to these customers what was going to happen.

If you provided nominated account details when you opened your Children's Regular Saver we paid the balance including interest to this account.

If you weren't asked to provide nominated account details when you opened your Children's Regular Saver, but you had another easy access savings account with us, we paid the balance including interest to this account.

If you didn't have an easy access account with us we opened a Halifax save4it account in the same name as the Children's Regular Saver and paid the balance including interest to this account.

SECTION 3 – GENERAL SAVINGS CONDITIONS

PART A – Contact and security

1. Contacting each other

- 1.1 Our contact details page sets out the telephone numbers you should use to contact us for specific purposes in connection with your account.
- 1.2 Any instructions you give us are not effective until we actually receive them. If available on your account for the particular service you wish to carry out, you can usually use our telephone, online and mobile services and cash machines at all times but occasionally repairs, updates and routine maintenance on our systems and those of our suppliers may mean that a particular service cannot be used for a short time (usually just minutes).
- 1.3 We will contact you using the contact details you give us. You must tell us if your name or contact details change. If you do not tell us, we will go on using the details you last gave us, and we will not be responsible if we fail to contact you or if we send confidential information to the wrong address using out of date details. We may charge you our reasonable costs of finding you (or trying to find you) if your contact details are not up to date.
- 1.4 It may be unlawful for you to use online banking or mobile services in some countries. You must check this and take appropriate action, such as not using these services. You will be liable if you break foreign laws, and for any loss you cause us as a result.
- 1.5 We may listen to or record any phone calls with you to check we have carried out your instructions correctly, to help improve our service, check that we comply with our regulatory obligations, and to help detect or prevent fraud or other crimes.

2. Security

- 2.1 When we contact you or you contact us we need to check your identity before you can give us instructions or we can disclose or discuss confidential information about your accounts. For this reason:
 - (a) you must sign instructions given on paper;
 - (b) when you are in a branch, we may ask you for identification (please see the 'Withdrawals' section of our 'Important information' pages at the back of this booklet); and
 - (c) if you are contacting us or giving us instructions by any other method (for example by using a card, telephone banking, online banking or by mobile services) you must do so using the "Security Details" we have given to you or agreed with you personally.
- "Security Details" can be processes or security procedures we ask you to follow or use, for example, a password or other information, security numbers or codes such as Personal Identification Numbers ("PINs"), to make an instruction or confirm your identity, and which may be used in combination with something we give you, such as a card with a PIN.
- 2.2 As long as we have checked your identity in one of the ways set out above, we will assume that we are dealing with you.
- 2.3 You must:
 - (a) follow instructions we give you, which we reasonably consider are needed to protect you and us from unauthorised access to your accounts;
 - (b) not let anyone else use any of your cards or Security Details, not even someone sharing a joint account with you as he or she will have his or her own;
 - (c) keep your cards and Security Details secure and protect cards from damage;
 - (d) do all you reasonably can to make sure no one finds out your Security Details, for example by not:
 - (i) choosing obvious passwords or codes (such as your date of birth) as part of your Security Details;
 - (ii) writing your Security Details on, or keeping them with your cards or banking documentation;
 - (iii) writing down your Security Details in a way that is recognisable; or
 - (iv) letting anyone listen in to your calls with us, or watch you entering or making use of your Security Details;
 - (e) not let anyone else give instructions, or have access to information, on your accounts unless he or she has a separate arrangement with us to do so, or you have authorised him or her to do so under condition 9; and

- (f) if there is a place for your signature, sign any card as soon as you have received it.
- 2.4 If you use online banking or mobile services, your computer, modem and mobile phone must meet any reasonable requirements we may set; you must carry out your own regular virus checks; and you must not change or copy any software we provide, or give it to another person.
- 2.5 We may renew or replace your card with a different type of card available under this agreement. We will tell you about the features of the card when we send you the replacement card and if the replacement card would change the terms of this agreement we will give you notice under condition 10.
- 2.6 You must tell us as soon as you can (see our contact details) if you:
- notice any errors;
 - find our services are not working;
 - think any cards or Security Details have been lost, stolen, damaged or are being misused; or
 - think someone may be accessing your accounts without your authority or that someone has discovered your Security Details.
- 2.7 We strongly recommend you do not email us confidential information or instructions (as they must only be given through online banking) and you should not respond to emails asking for your account information, Security Details or any information about your card as we will not ask for these details by email. If you use email, it is at your own risk.
- 2.8 We will do all we reasonably can to prevent unauthorised access to your accounts and to make sure they are secure.
- 2.9 Where under our agreement with you we say that we will contact you in writing we will send you a letter unless we can contact you in writing in another way (including, for example, email, text and statement message) if we reasonably consider it appropriate to do so.

3. Statements and information

- 3.1 If your account has a passbook, it will contain a record of the account. If you do not update your passbook (for example because you make a number of automatic payments into your account) we will send you a list of your transactions. For other accounts the special conditions explain when we will provide account statements.
- 3.2 Where statements are available for your account, you can order a paper statement at any branch or through telephone banking (where available).
- 3.3 You can ask us to provide you with a copy of a paper statement we have already provided

(including details of transactions on a passbook account) but we may charge you for this.

- 3.4 If we send statements on your account, we may use messages on or with your statements to tell you about changes to this agreement or to other agreements or services you have with us.
- 3.5 You are responsible for checking statements, text messages or other account information we give you. If you tell us about any errors on your account, or if we notice any errors, we will correct them as soon as reasonably possible.
- 3.6 You must give any information and help we reasonably ask for to deal with misuse or unauthorised access to your accounts, or in relation to any other transaction we, the police or other authorities are investigating. We may pass on related information to the police or other authorities, in the UK or (if appropriate) abroad.
- 3.7 Your statement will set out all the payments into and out of your account and will contain other additional information we are required to provide you about those payments. For international payments, where any information is not provided you can ask us for details.

PART B – Banking services on your savings account

4. Opening and processing times and general conditions about payments

- 4.1 We process payment instructions on the working day we receive them. To do this we must receive the payment instruction before the “cut-off” time for that working day. This is explained in further detail in the condition below. In this Part B the time periods we give assume we receive a payment, or your payment instruction, before the cut-off time on a working day.
- 4.2 “Working day” has a particular meaning in this agreement:
- By working day we mean Monday to Friday (other than English bank holidays). Although some payments can be made on non-working days, the processing of these payments is not completed on our systems until the next working day as explained below.
 - In all cases, how long a working day lasts will depend on the cut-off times for that particular method of making or receiving payments. For example, the cut-off time is different for branches, telephone banking and online banking but is usually not before 3.30pm (UK time). If the payment instruction is not received by the cut-off time on any working day, we will treat it as being received the next working day. You can ask us for further information about the relevant cut-off times.

4.3 We may refuse to accept a payment into an account or make a payment from it if we reasonably believe that doing so might cause us (or another company in the Lloyds Banking Group) to breach a legal requirement or might expose us (or another company in the Lloyds Banking Group) to action from any government or regulator.

5. Payments into your account (deposits)

5.1 General conditions about payments into your account

In this condition 5 we explain the timing of different types of payment into your account, including:

- (a) when we show payments in your account;
- (b) when we begin to pay interest on payments, if we pay interest on that account; and
- (c) when payments are available for you to use for withdrawals or for making payments out of your account.

5.2 Cash and cheque payments into your account

The following table sets out details of when you can withdraw funds, and when those funds will be included in our interest calculations, where you make a payment into your account:

- (a) in cash; or
- (b) by sterling cheque from a bank, other than Halifax, in the UK, the Isle of Man, Gibraltar or Channel Islands (the “paying bank”)
- (c) If we allow you to pay cash or cheques into your account at the Post Office® an extra working day has to be added to these timings.

| Type of payment | Where paid in | When you can withdraw funds | When included in |
|-----------------|---|--|---|
| Cash | In branch or using an Immediate Deposit Machine before 5pm, or using an Express Pay-In before 4pm | Same day | Same day |
| | In branch or using an Immediate Deposit Machine after 5pm, or using an Express Pay-In after 4pm | Next working day | Next working day |
| | In branch or using an Immediate Deposit Machine or Express Pay-In on a non working day | Same day | Next working day |
| | Via a cash machine | Next working day | Next working day |
| Cheques | In branch or using an Immediate Deposit Machine before 5pm*, or using an Express Pay-In before 4pm | Four working days after the day of deposit | Two working days after the day of deposit |
| | In branch or using an Immediate Deposit Machine after 5pm*, or using an Express Pay-In after 4pm on a non working day | Five working days after the day of deposit | Three working days after the day of deposit |
| | Via a cash machine | Five working days after the day of deposit | Three working days after the day of deposit |

*2pm if using an Immediate Deposit Machine in Northern Ireland.

Halifax cheques

- (d) Where we are also the paying bank, and the cheque is from a Halifax personal account for a value of up to £1,000 and is paid in either at a branch counter before 5pm or an Express Pay-In before 4pm, we will show it in your account and allow you to use it on the same day that we receive it. We will start paying you interest (if applicable) straight away. For cheques over £1,000 we will allow use and pay interest at the times stated in condition 5.2 above.

All cheques

- (e) We will show a cheque in your account on the same day that we receive it.
- (f) A cheque may still be returned unpaid up until the sixth working day after we receive it. From the end of the sixth working day after we receive it, if the cheque is returned unpaid by the paying bank, we cannot take money from your account without your consent unless you have acted fraudulently.
- (g) So, for example, if you pay in a non-Halifax cheque on a Monday, you will see it on your account the same day, it counts towards interest (if applicable) on Wednesday, you can use the money on Friday and we cannot take the payment out of your account after the following Tuesday. For cheques paid in by other means, an additional working day is added to the times shown above.
- (h) If a cheque is returned unpaid by the paying bank before the end of the sixth working day from the day it is paid in, we can take the money back out of your account, even if you have already spent it or it puts you into overdraft. If this happens, we will let you know.
- (i) If you need to be sure a cheque has been paid, please ask us about our special presentation service at the time you pay in the cheque. We will tell you if there is a fee for this service.

5.3 Foreign cheques paid into your account

If you want us to obtain payment for you of a sterling cheque paid out of an account at a bank abroad or a cheque which is not in sterling, please ask us for details of our foreign cheque payment service.

5.4 Payments into your account (other than cash and cheque payments)

This sub-condition covers payments that are not made by cash or cheque, such as standing orders and direct transfers from another account.

- (a) When we receive a payment for your account in sterling (£), we will show it in your account

and (if applicable) it will earn interest from that day. We will allow you to use it straightaway. If you make a transfer between your personal accounts with us on any non-working day, the amount you transfer will leave one account (A) and will be available for you to use from the other account (B) that day. If applicable, the amount will count towards interest on account A until the next working day when it will count towards interest on account B.

International payments into your account

- (b) When we receive a payment for your account in a foreign currency, we will convert it into sterling before we pay it into your account. We will show it in your account and make it available for you to use straightaway and (if applicable) pay interest on it from the same day. For some currencies, we may be unable to convert the payment into sterling on the day that we receive it. If this is the case, we will convert it as soon as we are reasonably able to and will add it to your account up to two working days after we receive it.
- (c) We will use our Retail Reference Exchange Rate for buying the relevant currency that applies on the day we receive the payment. You can find out our Retail Reference Exchange Rate by calling us on the number given in our contact details.
- (d) We may take our charges for dealing with the international payment before we add it to your account but if we do so we will tell you the full amount of the payment and the charges that applied.

6. Payments out of your account (withdrawals)

6.1 General conditions about payments out of your account

- (a) The types of payment that you can make from your account may be limited for certain accounts. We tell you the payment services available on your account in the special conditions.
- (b) We are entitled to assume we are dealing with you, and that you have agreed to us acting on any instructions, without getting further confirmation from you:
 - (i) if you ask us to make a payment using your Security Details (for example a card and PIN at a cash machine or the passwords you have chosen for telephone or online banking) as long as any relevant security checks have been completed by us; and
 - (ii) otherwise, if you have signed a document containing the payment instruction.

- (c) When you give us a payment instruction to transfer funds to another account, you must give us the sort code and account number for payments in the UK, or the equivalent information for payments outside the UK, and any other details we ask you for such as the name of the person you are sending the payment to, so we can make the payment. (If you give a payment instruction using telephone banking or online banking or mobile services, we will ask you to check and confirm your payment instruction.) You are responsible for checking the details are correct. We will not be liable if your payment is delayed or sent to the wrong person because you gave us the wrong details. If a payment does go to the wrong person because you gave us the wrong details, we will use reasonable efforts to recover the payment and, if we manage to do so, we may charge you our reasonable costs.
- (d) If we accept your instructions to make a payment on a future date, we will make the payment that day. If the payment falls due on a non working day we will make the payment on the next working day.
- (e) We explain when you need to tell us if you want to cancel or change a payment instruction in further detail below. If you ask us to cancel a payment instruction, we may charge you our reasonable costs for trying to cancel it, whether or not we succeed.
- (f) If you need to give us a payment instruction which is particularly important, you should contact us either in person (by going to a branch) or by telephone banking.
- (g) You will not be able to give a payment instruction using a card or your Security Details if we have stopped, or suspended, your ability to use them. We can do this if we reasonably consider it necessary for reasons relating to:
- (i) the security of a card or your Security Details; or
 - (ii) suspected unauthorised or fraudulent use of a card or your Security Details; or
 - (iii) a significantly increased risk that you may be unable to pay any money you owe us on the relevant account.
 - (iv) Unless the law prevents us from doing so or we believe it would undermine our security measures, we will try to contact you by telephone or in writing in advance to tell you that we have done this and our reason for doing so. If we are unable to tell you in advance, we will tell you as soon as possible afterwards. As cards belong to us, we (or a person or other organisation acting for us, for example another bank operating a cash machine), may take or retain a card on our behalf if we stop or suspend your right to use it. If we stop or suspend a card you must stop using it.
- (h) We may refuse to carry out a payment instruction, or other transaction on your account, such as a withdrawal in one of our branches if:
- (i) you do not have available funds to make the payment or you have exceeded a limit we have applied to your account or card (such as the daily limit for withdrawals from cash machines);
 - (ii) the payment instruction is not clear or you have not provided us with the correct details;
 - (iii) there is a legal requirement or a court or other authority that tells us to act in that way;
 - (iv) the payment seems unusual compared with the way you normally use your account;
 - (v) we reasonably believe you or someone else has used or is using or obtaining, or may use or obtain a service or money illegally or fraudulently;
 - (vi) we reasonably believe that someone else may have rights over money in your account (in this case we can also ask (or require you to ask) a court what to do, or do anything else we reasonably need to do to protect us); or
 - (vii) any other reason set out separately in this agreement applies.
- (i) We may not be able to carry out a payment instruction if the organisation you are sending the payment to is not a member of the Faster Payments scheme.
- (j) For security purposes we have internal controls in relation to certain transactions or on the maximum amount that can be taken out of your account in certain circumstances which may mean we refuse to carry out a payment transaction or require you to produce additional identification. We will let you know if we are stopping a payment for this reason.
- (k) We use systems to identify payments that seem unusual and to help us prevent the misuse of your account. This may include using widely available geographical mobile phone technology when assessing the location of a proposed payment if you ask us to send funds

from your account elsewhere. Where we think an unusual payment involves misuse we may investigate further, for example by calling you, or refusing to make the payment.

- (l) If we prevent you from using your account or card or refuse or we are unable to make a payment under this agreement, we will act in a manner we think is reasonably appropriate for the circumstances and try to reduce the inconvenience to you.
- (m) Unless the law prevents us from doing so, we will try to contact you to tell you that we are refusing or are unable to act on your payment instruction. We will do this at the earliest opportunity. If you are using a card to make a withdrawal from a cash machine, the organisation which owns the cash machine will tell you that the payment has been refused.
- (n) You can also contact us to find out (unless the law prevents us from telling you) why we have refused to act on your payment instruction and how you can correct any factual errors that led to our refusal.
- (o) We are not liable if another organisation (or its cash machine or other machine) does not accept your card (or card number).
- (p) We are not liable for failing to make a payment if the organisation you are sending the payment to is not a member of the Faster Payments scheme.

6.2 Payments (other than payments by card)

- (a) If the special conditions provide for payments to be made from the account and you ask us to make an immediate payment or a future dated payment (including a standing order if we agree to let you make payments by standing order on your savings account) to an account at another bank in the UK, the following applies:
 - (i) We will use the Faster Payments scheme if it is available and the bank you are sending a payment to is a member of the scheme;
 - (1) An immediate payment can be made using the scheme 24-hours a day, seven days a week. We will take the payment from your account straightaway and the payment will normally reach the receiving account within two hours.
 - (2) Standing orders and future dated payments can be made using the scheme on working days only and the payment will reach the other bank the same day we send it.

You can check with us when you make a payment whether the bank you are sending the payment to is a member of the Faster Payments scheme.

- (ii) If we cannot make the payment using the Faster Payments scheme you can contact us to ask if there is any other method available to make the payment.

International payments

- (b) If you ask us to make a payment to a person with an account at a bank in the EEA, other than the UK, and the payment is in euro, the payment will reach the other bank no later than the next working day after we received the payment instruction. For payments in other EEA currencies to countries within the EEA, the payment will reach the other bank no later than four working days after we 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.
- (c) 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 the payment 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 practice of that country.
- (d) We will use our Retail Reference Exchange Rate for selling the relevant currency on the day we make the payment unless we tell you a different rate applies when you ask us to make the payment. If you make a sterling payment, we cannot control the exchange rate applied by the foreign bank. You can find out the current Retail Reference Exchange Rate by calling us on the number set out in our contact details.
- (e) When you ask us to make an international payment, we will also tell you about any charges that may apply.
- (f) We have to send an international payment through the banking system in the foreign country and we may need to appoint an agent in that country to do it for us.
- (g) Where we properly incur any costs or other obligations when acting for you in making an international payment, you must reimburse us and take any other steps needed to put us in the position we would have been had we not acted for you.

without giving you notice. We will not take the money from an account which, according to our records, you are holding on behalf of someone else (for example, as trustee or executor).

- (d) Each of you is separately responsible for complying with the terms of this agreement. If any one of you does not comply with the terms, we can take action against any or all of you alone or together. For example, we can take action to recover the whole of any joint account debt from any one or more of you, even if you did not know about the debt.
- (e) We may give any information about your joint account and the payments on it to any one of you, although you can ask us to send you separate account statements if you live at different addresses. We can act on information about you which any of you gives us.
- (f) If we open an account for you jointly and you later wish to take someone off, add another person to the account or authorise someone else to operate the account, you must all apply to do so.
- (g) If we become aware of a dispute between you, we may take steps to prevent any of you giving instructions or using the account individually until the dispute is ended. If you have a joint account and you tell us that you only want us to accept instructions from both of you (and not just one of you), for example because there is a dispute you cannot resolve, both of you must first return to us your cards and any other items we have provided. We may then close your account and, if we choose, offer each of you the opportunity to open a new account in just one name.
- (h) When this agreement ends (or your account is closed) we may pay or transfer money we hold for you under this agreement (or in the account) to any one of you.
- (i) If any of you die, we can, but are not bound to, continue to act on the instructions of the remaining joint customers in relation to any joint accounts held by you, including allowing them to withdraw any or all money from the accounts and provide instructions relating to any services associated with the accounts.

9. Authorising others to operate your account

- 9.1 We will only accept authorisation, or any other instructions on your account, from:
- (a) you;
 - (b) anyone who has a legal right to give us instructions (for example, your trustee if you are made bankrupt);

- (c) anyone who you have authorised in writing (for example, someone who has a power of attorney for you) as long as we have accepted that written authority;
- (d) where the account is in the name of an organisation, for example companies, partnerships, clubs or similar organisations, anyone who is authorised (in writing) to give instructions on behalf of the organisation.

- 9.2 We will not be responsible for an act (or failure to act) of anyone you or the law authorise to operate your account, if we did not know or suspect he or she was acting dishonestly towards you.

10. Changes to our interest rates, charges and conditions

The changes we can make

- 10.1 We can only make changes to these conditions, the special conditions and additional conditions as set out in this condition 10.
- 10.2 Where we refer to “changes” in this condition we mean changes we know will happen, changes which have already taken place and changes we reasonably believe will happen provided that it would be fair for us to make the change for this reason (for example because of a forthcoming regulatory change). Where we refer to a “payment account” in this condition we mean an account that can be used for making regular payments. (We tell you whether your account is a payment account or not in the special conditions for your account.)
- 10.3 Where we make a change for any valid reason, we will do so in a reasonable and proportionate manner.

Changes to interest rates

- 10.4 If you have an account which pays interest at a fixed rate, we will not change the interest rate on your account during the term of the fixed rate.
- 10.5 If you have an account that pays interest at a variable rate which is linked to a “reference rate” (which we call a “tracker account”), the special conditions for your account will explain how the interest rate changes automatically to track any changes in the reference rate. (A “reference rate” is a rate which is not set by us but is publicly available so that you can find out what it is and check it independently. The Bank of England bank rate is an example of a reference interest rate.)
- 10.6 For all savings accounts, other than tracker accounts and accounts with a fixed rate, we can change interest rates as provided in this condition 10 to respond proportionately to a change or changes in:
- (a) Bank of England bank rate;
 - (b) any money market rate we use to determine the rates we can offer our retail savings account customers; or

- (c) the costs to us of offering retail savings accounts to our customers; or
 - (d) if relevant to our interest rates, “regulatory requirements”. (A “regulatory requirement” is any law, regulation, code or industry guidance that applies to us including a requirement of a court, ombudsman or similar body or an undertaking given to a regulator.)
- 10.7 For all savings accounts other than tracker accounts and accounts with a fixed rate, we can also change interest rates as provided in this condition 10 if it is reasonable to make the change:
- (a) because of changes in the rates of interest which banks and other organisations offering similar services pay to customers with similar products; or
 - (b) because:
 - (i) we are going to take over, take control of or acquire the business of another bank or organisation offering similar services;
 - (ii) we are going to be taken over or our business is acquired by another bank or organisation offering similar services; or
 - (iii) any of those things has happened; and the change will make sure that our customers and the customers of the other bank or organisation are treated in a similar way if they are in similar categories.
- 10.8 We can also change the interest rate for accounts other than tracker accounts and accounts with a fixed rate under condition 10.26.
- 10.9 We can make the following changes without giving you notice in advance:
- (a) Changes to your interest rate either:
 - (i) where the change is favourable to you; or
 - (ii) where you have a tracker account, and the change is to track any changes in the reference rate in line with the conditions for your account.
 - (b) Changes to the interest rate on an account which is not a payment account where the change is not a disadvantageous change of a material nature and we have a valid reason for making the change as listed in condition 10.6 or 10.7.
- 10.10 Where we make changes under condition 10.9, we will notify you of the change either by putting a notice in at least three national daily newspapers and in our branches, or by writing to you.
- 10.11 We can make other changes to the interest rates we pay on accounts which are not payment accounts if we either:
- (a) write to you at least 14 days in advance, where we have a valid reason for making the changes as listed in condition 10.6 or 10.7; or
 - (b) write to you at least 14 days in advance where we have any other reason for making the change.
- 10.12 Where condition 10.11 applies, we will allow you a period of at least 30 days from the date you receive our notice, or a period equivalent to the minimum amount of notice to close your account, within which you may close your account without notice (and without us taking anything off the balance under our special conditions). We will explain this in the notice we send you.
- 10.13 Where your account is a payment account (other than a tracker account), we can make changes to your interest rate by writing to you at least two months in advance. We can make this change for one of the reasons set out in conditions 10.6, 10.7 or 10.8, or for any other reason. If you do not agree to the change you can close your account. If you notify us that you do not accept a change, we will take this as notification that you wish to close your account immediately.

Changes to conditions

- 10.14 We can change these conditions, the special conditions and additional conditions:
- (a) to respond proportionately to changes in regulatory requirements; and
 - (b) to make improvements which are of benefit to you.
- 10.15 We can also change these conditions, the special conditions and additional conditions if it is reasonable to make the change:
- (a) because of changes in the general deposit-taking practice of banks and other organisations offering similar services including the terms on which they offer similar products or services;
 - (b) because of changes in the services and facilities on your account (including changes due to developments in the technology we use, or for reasons outside our control);
 - (c) because:
 - (i) we are going to take over, take control of or acquire the business of another bank or organisation offering similar services and facilities;
 - (ii) we are going to be taken over or our business is acquired by another bank or organisation offering similar services; or
 - (iii) any of those things has happened; and the change will make sure that our customers and the customers of the other

bank or organisation are treated in a similar way if they are in similar categories.

- (d) because the service is provided for us by a third party and for good commercial reasons we decide to use another third party or the third party who provides the service no longer does so; or
- (e) to reflect changes in technology or security design.

- 10.16 We can also change the conditions, the special conditions and additional conditions for all accounts under condition 10.26.
- 10.17 If your account is a payment account, we can make changes to these conditions, the special conditions and additional conditions by writing to you at least two months in advance. We can make this change for one of the reasons set out in conditions 10.14 or 10.15 above, or for any other reason. If you do not agree to the change you can close your account. If you notify us that you do not accept a change, we will take this as notification that you wish to close your account immediately.
- 10.18 If your account is not a payment account, we can make changes to these conditions, the special conditions and additional conditions for one of the reasons set out in conditions 10.14 or 10.15 above. Where we reasonably believe that the change is not to your disadvantage we can do this by telling you at least 30 days in advance, by giving notice in at least three national daily newspapers, or in our branches, or by writing to you.
- 10.19 If your account is not a payment account, we can make changes to these conditions, the special conditions and additional conditions for any other reason. If we do this, or we make a change for one of the reasons set out in conditions 10.14 and 10.15 above but we believe that the change is to your disadvantage, we will write to you at least 30 days in advance. We will then allow you a period of at least 60 days from the date you receive our notice to close your account without notice (and without us taking anything off the balance under our special conditions). We will explain this in the notice we send you.

Changes to charges

- 10.20 If you have an account which pays interest at a fixed rate we will not change any charges for the normal running of your account during the term of the fixed rate. For other accounts we can change the amounts we charge you, charge new or different charges, and change the way you have to pay charges because the change will be of benefit to you or to respond proportionately to changes in;
- (a) the costs of providing the service or facilities available on your account, including any changes caused by inflation; or
 - (b) regulatory requirements.
- 10.21 We can also change the charges for the normal running of your account under conditions 10.25 and 10.26.
- 10.22 If your account is a payment account, we can make changes to the charges for the normal running of your account by writing to you at least two months in advance. We can make this change for one of the reasons set out in conditions 10.20 or 10.21 above, or for any other reason. If you do not agree to the change you can close your account. If you notify us that you do not accept a change, we will take this as notification that you wish to close your account immediately.
- 10.23 If your account is not a payment account, we can make changes to the charges for the normal running of your account for one of the reasons set out in conditions 10.20 or 10.21 above. If we believe that the change is to your disadvantage, we will write to you at least 30 days in advance. We will then allow you a period of at least 30 days from the date you receive our notice to close your account without notice (and without us taking anything off the balance under our special conditions). We will explain this in the notice we send you. If we believe the change is to your advantage, for example because we are reducing a charge, we do not need to notify you but will show the new figure in our interest rates and charges leaflet.
- 10.24 We may offer special services on your account. We will notify you of the charges for these services at the time you ask to use them. We are free to change these charges at any time, and do not need to tell you of the change.

Changes for reasons not set out in these conditions

- 10.25 We can also change the charges we charge you, or introduce new or different charges for any valid reason not specified in this condition 10, as long as you are free to end the agreement without charge or, if there would be a charge, we agree to waive it.
- 10.26 We can make any changes to these conditions, the special conditions and additional conditions (including the interest rate, the margin on a tracker product or the charges we charge you, or the introduction of new or different charges) for any other reason as long as you are free to end the agreement without charge, or if there would be a charge if we agree to waive it.

11. General liability

- 11.1 If we break this agreement:
- (a) we will not be liable for losses or costs caused by abnormal and unforeseeable circumstances outside our reasonable control, which would have been unavoidable despite all efforts to the contrary, for example delays or failures caused by industrial action, problems with another system or network, mechanical breakdown or data-processing failures; and
 - (b) as this agreement is made with you as a personal customer, we will not be liable for any business losses or costs you suffer (such as loss of business profits or opportunities).
- 11.2 You will be liable up to £50 for any payment instruction you did not give yourself unless we can prove either:
- (a) that you have acted fraudulently in which case you will be liable for all payments from the account that we have been unable to stop; or
 - (b) that you have been grossly negligent with your card or Security Details (or allowed someone else to use your card or Security Details) in which case you will be liable for all withdrawals or payments made before you tell us that your card or Security Details have been lost, stolen or could be misused.

In some cases, you will not have any liability for a payment instruction you did not give yourself. These include where we have failed to tell you how to report that your card or Security Details have been lost, stolen or could be misused or where the unauthorised payment was made by telephone or internet. If you are not liable for a payment, we will refund the amount of the payment (less the amount you are liable for, if any) and any charges or interest you paid as a result of it, and pay you any interest we would have paid you on that amount, and will not have any further liability to you.

- 11.3 Nothing in this agreement limits our liability for acting fraudulently or very carelessly or otherwise excludes or limits our liability to the extent we are unable to exclude or limit it by law.

12. Using money between accounts (set-off)

- 12.1 If any money you owe us (for example on a loan, credit card, mortgage, overdraft or otherwise) is overdue for payment, we may use any money you have in any of your accounts with us to reduce or repay (by way of set-off or otherwise) what you owe us.
- 12.2 We can use our set-off right, where you have accounts which are only in your name. We can also use our set-off right where you have accounts which you hold with another person (X), and you

and the other person together owe us money (for example on a joint loan, mortgage or overdraft), as shown below.

| Money in account for: | Set-off against money owed by: |
|-----------------------|--------------------------------|
| You only | You |
| You only | You and X |
| You and X | You and X |

- 12.3 Unless this is not permitted by our regulator or other similar body, we can use our set-off right, where you have accounts which you hold with another person (X) and either you or the other person owe us money individually as shown below.

| Money in account for: | Set-off against money owed by: |
|-----------------------|--------------------------------|
| You and X | X |
| You and X | You |

- 12.4 We can use money you have in your accounts to pay something you owe us as described above even if there is a court decision against you or you are fined (including interest arising after the date of the final decision or fine), unless the court instructs us otherwise, or we are otherwise prevented by law.
- 12.5 Occasionally we receive legal instructions or notices to hold a customer's money for someone else or to pay it to someone else. If this happens to you, the money available to the other person will be what is left after we add up amounts we owe you on your affected accounts and subtract amounts you owe us, including any interest arising after the legal instruction or notice, unless we decide otherwise or we are otherwise prevented by law.

13. Ending this agreement or an account or service

- 13.1 This agreement will continue until you or we cancel or end it.
- 13.2 You may end this agreement, or an account or other service under it, at any time by writing to us, visiting one of our branches or phoning us. Where you have not told us in writing, we may require confirmation in writing. Subject to anything in the special conditions for your account, you will also be treated as ending this agreement in relation to an account if you do not make a payment into the account within six months of opening it.

- 13.3 We may end this agreement (or any account or service under it) by writing to you and giving you two months' notice.
- 13.4 We may close or suspend an account or stop providing a service if:
- you are not eligible (or no longer eligible) for an account or service; or
 - you do not use it for 12 months. In this case, you can ask us to remove any restrictions we have applied to the account or service at any time but we may need to check your identity before we do so.
- 13.5 If there have been no payments into or out of an account for 15 years (or other period specified by law) and we have lost touch with you, we may transfer any money in the account to the "reclaim fund" (which is a body set up to deal with unclaimed assets in dormant accounts). You will be entitled to reclaim any money transferred, and any interest payable, from the reclaim fund and if you ask us we can help you do this.
- 13.6 If we end this agreement or stop providing an account or service, we will act in a manner we think is reasonably appropriate for the circumstances and will try to reduce the inconvenience to you.
- 13.7 When you or we end this agreement, any service or account we provide under it will end and you must on our request:
- repay any money you owe us, such as any overdrafts and the amount of any cheques, card payments or other payment instructions you have made and which have not yet been taken out of your account;
 - pay any charges that you owe us (if you cancel, these will be the charges applying to the period before the agreement is cancelled); and
 - if we ask you to do so, return anything that belongs to us or that we have given you, such as any cards (cutting them up before sending them).
- If you or we end a service (but not the whole agreement), you must take these steps as they apply to that service alone.
- 13.8 When your account is closed, you are responsible for cancelling any direct payments (such as standing orders, if these are available on your account) into or out of your account. If someone sends a payment to your closed account, we will take reasonable steps to return the payment to the sender.
- 13.9 If this agreement (or a service under it) ends, it will not affect any legal rights or obligations which may already have arisen or any instructions already given.
- 13.10 When this agreement ends (or your account is closed) we will pay or transfer money we hold for you or owe you under this agreement (or in the account) to you, or to any other person you name in writing. However, we may keep enough money to cover any liabilities owed to us, or, if you have broken this agreement, any loss of ours as a result.
- 13.11 In the event of your death, we may need to see a grant of probate, certificate of confirmation or equivalent grant of representation before releasing money in your account to your personal representatives.

14. Transferring rights and obligations

You may not transfer any obligations or rights, benefits or interests under this agreement or in your accounts (or income from them) or create any security over money in your accounts in favour of someone else unless we say you can in writing.

15. Not enforcing this agreement

We may not always strictly enforce our rights under this agreement. If we do this, it will be just a temporary measure and we may enforce our rights strictly again.

16. Law applying to this agreement

16.1 General law (for example, about banking or consumer protection) applies to the accounts and services we provide you. For further information about your statutory rights please contact your local Trading Standards Department or Citizens' Advice Bureau.

16.2 Except where the general law cannot be changed or excluded, if any term of this agreement conflicts with the general law, then this agreement will apply.

16.3 If you are not resident in Scotland when the conditions in this document first apply to you, English law will decide any legal questions about this agreement, and about our dealings with you with a view to entering into this agreement. The courts of England and Wales will also be able to deal with any legal questions connected with this agreement.

16.4 If you are resident in Scotland when the conditions in this document first apply to you, Scots law will decide any legal questions about this agreement, and about our dealings with you with a view to entering into this agreement. The Scottish courts will also be able to deal with any legal questions connected with this agreement.

HALIFAX REWARDS

Between 5th January 2010 and 9th September 2011 qualifying current account customers received an extra 0.20% interest on the savings accounts listed below as part of Halifax Rewards.

- If you already had a qualifying savings account on or before the 9th September 2011 and your main current account was with us you needed to sign up to receive the special rate.
- The extra 0.20% AER fixed will be applied to all your qualifying savings accounts after 12 months. If you close a qualifying savings account during the 12 month period, you won't receive any of the additional 0.20% AER fixed on that account.
- In any calendar month where you don't pay at least £1,000 into your current account with us (or if you don't have an Ultimate Reward Current Account), the interest on your savings account will be calculated at the standard rate applicable to your account for that month.

How will the additional interest be paid?

Additional 0.20% AER/gross pa fixed for 12 months, calculated and paid separately after the end of the 12 month period in respect of each qualifying variable rate savings account held with us. For new savings accounts opened from 5th January 2010, the additional 0.20% AER fixed will apply for 12 months from the date of account opening. For existing qualifying savings accounts held before 5th January 2010, the higher rate will apply for 12 months from the date you sign up for this offer. The additional interest will be applied to your account on the next interest payment date after the 12 month reward period. As this additional interest is calculated after 12 months, you will see the standard variable interest rate that applies to your savings account when viewing online. If you close a qualifying savings account during the 12 month period, you won't receive any of the additional 0.20% AER fixed on that account.

What were the requirements to qualify for Halifax Rewards?

The offer was available before 9th September 2011, to current account customers who paid £1,000 or more into their current account with us each calendar month, or held an Ultimate Reward Current Account and who held any of the following accounts:

- Halifax Guaranteed Saver
- Halifax Guaranteed Saver Reward (opened after 5th January 2010)
- Halifax ISA Direct Reward (opened after 22nd September 2010)
- Variable rate Halifax ISA Saver
- Halifax Web Saver Reward (opened after 1st April 2011)
- Halifax Web Saver Extra
- Variable rate Halifax Web Saver (includes both with and without card options)
- Halifax Instant Saver (existing accounts only)
- Halifax Liquid Gold

- Halifax Saver Reward (existing accounts only)
- Halifax 60 Day Gold (existing accounts only)
- Halifax Bonus Gold (existing accounts only)
- Halifax Premium Savings Direct (existing accounts only)
- Halifax Monthly Saver (existing accounts only)
- Halifax Extra Income Saver (existing accounts only)
- Bank of Scotland Instant Access Savings Account
- Bank of Scotland Instant Access Savings Account Reward (accounts opened between 1st June 2010 and 31st December 2010).

Qualifying savings accounts and qualifying current accounts must be held in the same name(s), but you did qualify for the offer if one of the accounts is a joint account with someone else and the other was in your sole name.

SAVING CHARGES INFORMATION

Savings account charges

Charges for standard account services

Cash machine charges

Where you have a cash machine card to use with your Halifax savings account, we don't charge you for taking money out of your savings account at a Halifax or LINK cash machine. Please note, that if you make a withdrawal using a non-Halifax cash machine, the bank, building society or organisation that owns the machine may charge you. The amount of any charge will be taken out of your account.

When you use your card abroad to withdraw cash at cash machines, the exchange rate we use will be the Visa Reference Exchange Rate. We'll charge a conversion fee of 2.99% of the amount of the transaction and a service fee of 1.5% of the amount withdrawn, with a minimum charge of £1.50 for each withdrawal.

Charges for international payments into your account

| Amount paid into your account | Amount of fee |
|---|---------------|
| International payments into your account for £100 or less (after we've converted the money into sterling) | £2 |
| International payments into your account over £100 (after we've converted the money into sterling) | £7 |

The amount you pay will be calculated after we've converted the money into sterling. We'll do this on the day we pay it into your account.

Copy statements

If you request a copy of a statement that has previously been issued to you, you may be charged a fee of £5 for each request. You won't be charged this fee if you have a passbook or use online banking and are registered for paperfree statements or if you haven't previously been sent the statement.

CHAPS fee

If you ask us to transfer money electronically from your account to another UK account using the CHAPS system we'll charge you a fee of £25.

Charges for special services

- Special presentation – you may ask us to specially present a cheque for a fee of £10.
- Foreign currency, travellers cheques and cross-border transfers – you may ask us to use a number of special services relating to foreign currency, travellers cheques and the telegraphic transfer of money abroad. Ask at any of our branches for details.

Interest for overdrawn accounts

If your account goes overdrawn we'll change you interest at a rate of 7%.

Withdrawal by bankers draft

You cannot withdraw any amount less than £500 from your savings account by bankers draft.

IMPORTANT INFORMATION

General

The General Savings conditions include details of how we may change them, the special conditions in this brochure and the interest rates and any charges for your account. Special conditions in this brochure are these Important information points and the other terms in this brochure that explain how your account works.

Available transactions

Subject to special conditions, the following transactions are available on our savings accounts (although not all transactions are available through all channels): withdrawals by banker's draft, cheque payments in, payments in and withdrawals of cash, Bacs and CHAPS payments in and withdrawals, standing order payments in, internal transfers and payments made through our Telephone Banking and Online Banking services.

Transfer of interest

If you ask us to transfer your interest to an account at another bank, building society or other financial institution, we can only do this if that bank, building society or other financial institution has a UK bank sorting code and is a member of the Faster Payments Scheme. If you choose to have interest paid in this way we will use the Faster Payments Scheme and your interest payment should not take longer than one working day to reach your other account. If that bank, building society or other financial institution is not a member of the Faster Payments Scheme you can contact

us to ask if there is any other method to pay the interest to that organisation.

Cheques

If you pay a cheque in, the standard central clearing cycle is 3 working days. However you will need to wait longer before you can take the money out of your account – see condition 5 of our General Savings conditions.

Tax

Your interest will either be paid net or gross. If interest is paid net (this means after deduction of income tax, currently 20%), you may claim income tax back from the HM Revenue & Customs if the amount of tax we've taken off is more than you have to pay. Interest will only be paid gross (this means without deduction of income tax, currently 20%), if you're registered with us as a non-taxpayer, or the account is a tax free product. A separate registration is required for each account you hold.

If you're a higher rate taxpayer, additional income tax is due on the interest we pay.

Interest can also be paid gross on a Guaranteed Reserve and Halifax Direct Bond account when your investment is a 'Qualifying Time Deposit'. It is your responsibility to declare the interest earned on your annual tax return and pay any tax due directly to HMRC.

Certain categories of investors, such as limited companies, charities and clubs who are able to provide documentary evidence which can reasonably be taken to support that they fall into these categories may

also receive gross interest. The evidence might be the certificate of incorporation for a company or the registered number for a charity.

‘Tax free’ is the contractual rate of interest payable where interest is exempt from income tax.

If a parent gifts money into an account in the parent’s name in trust for the child (or in respect of the child) and the interest from this is more than £100 a year (this will also include where the gift and any interest that has already been paid, added together, gives rise to a gross interest payment over £100) then that interest will count towards the parent’s income and be taxable as such. This amount applies to each parent individually but all accounts he or she holds for the child (whether or not they are held with the same bank or building society) will be taken into account. Where a civil partner makes a gift to his/her partner’s child then any income arising from that gift is subject to the £100 rule.

Interest

Accounts with balances below £50 receive no interest (unless you appear in our records as being under 21 in which case we’ll pay you interest at the special rate for young savers). This doesn’t include Halifax Regular Saver, Halifax Children’s Regular Saver, save4it, Halifax Guaranteed Saver, Halifax Guaranteed Saver Reward, Halifax ISA Saver Direct, Halifax ISA Direct Reward, Halifax Web Saver Extra and Halifax Web Saver Reward.

Withdrawals

You can withdraw up to £2,500 a day per account in cash from any of our branches,

or £250,000 by banker’s draft, subject to the account conditions. If you need to withdraw more than these amounts, please tell your branch in advance as special arrangements may need to be made. You cannot withdraw any amount of less than £500 from your savings account by banker’s draft. You may not have more than five banker’s drafts in a day from your account and any other savings accounts you have with us.

If you’ve a Moneycard, you can use your card to withdraw up to £300 in cash a day out of your Halifax Liquid Gold account from a cash machine. For example, you can withdraw £50 from one cash machine in the morning and no more than £250 from any other cash machine the same day (as long as your account does not go overdrawn). In addition you cannot carry out any more than five transactions on your account in a day using a cash machine. We want to make sure that you, and only you take money from your account. So before you withdraw a large amount at one of our branches we’ll ask for proof of your identity (ID). You can provide any of the following: DVLA driving licence, passport or credit/debit card (another one from Halifax, Bank of Scotland or from a different provider). Please remember to bring your ID with you. In most cases this will be enough to prove who you are and help keep your money safe.

Transfers out of your account

If you take out money using the phone or our online banking service you’ll need to transfer the amount you withdraw to another account, either with us or with another bank or building society with a UK sort code. If you ask for this transfer

through our online banking service, then we can only transfer to another account which you hold, not to an account held by another person.

Interest payment dates

Unless otherwise stated in the account Special Conditions, if the day on which we are due to pay you interest is not a working day, we will pay your interest on the next working day. You will receive interest up to and including the actual day of payment so you will not lose any interest.

Time for paying interest

We will pay interest at the end of the working day on which it is due. This means that you may not be able to withdraw interest until the following day.

Matured Funds accounts

Our Matured Funds accounts are only available to customers with maturing fixed rate fixed term accounts. Customers with Matured Funds accounts have instant access to their accounts, but can only close them. Part withdrawals are not allowed. We pay fixed interest on our Matured Funds accounts.

Halifax Liquid Gold – Moneycard

The only customers who have a Moneycard to use on their accounts are Halifax Liquid Gold customers who formerly had a Leeds Permanent Building Society Moneycard and kept this facility following the merger of the Leeds Permanent Building Society and Halifax Building Society. Moneycard is not available to new customers.

Halifax Guaranteed Reserve and Halifax Stepped Income Reserve

Details for closing Halifax Guaranteed Reserve and Halifax Stepped Income Reserve accounts are included in the appropriate sections of this brochure. If your account is closed early then the amount of interest you lose for early closure is taken off any interest earned on the account which has not yet been paid. However, if there isn't enough accrued interest (because you've recently received your annual interest payment or you receive interest monthly) then the interest we take off will be taken off the amount in your account. However, the closing payment (taken together with the interest you've already received) won't be less than the money you originally put in. If you have a Qualifying Time Deposit you cannot close your account before the end of the fixed term.

Halifax Direct Bond

Details for closing Halifax Direct Bond accounts are included in the appropriate sections of this brochure. If your account is closed early then the amount of interest you lose for early closure is taken off any interest earned on the account which hasn't yet been paid. However, if there isn't enough accrued interest then the interest we take off will be taken off the amount in your account.

Maturity dates for fixed rate fixed term accounts

If a day on which your account is due to mature falls on a non working day, your account will mature and the funds will be available at the end of the next working day. You will receive interest up to and including the date of maturity. For example, if your account is due to mature on a Saturday, it will mature on the Monday, and we will pay you interest on your account for Saturday, Sunday and Monday. As the funds will not be available until the end of the working day on which they are due you may not be able to withdraw them until the following day, and if you ask us to reinvest your matured funds into another account with us, your new account will start the following day, which would be Tuesday in this example.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors including

most individuals and small businesses are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website **www.FSCS.org.uk** or call **020 7741 4100** or **0800 678 1100**. Deposits with us are held with Bank of Scotland plc. Accounts with Bank of Scotland plc include accounts with its divisions and trading names: Halifax, Intelligent Finance (IF), Birmingham Midshires (BM Savings), Bank of Scotland, Bank of Scotland Private Banking, Bank of Scotland Germany, Bank of Scotland The Netherlands, Bank of Scotland Treasury, Lloyds Bank Corporate Markets, Lloyds TSB Corporate Markets, St James's Place Bank and St James's Place Private Bank. Some savings accounts under the AA Savings, Saga and Charities Aid Foundation brand names are also deposits with Bank of Scotland plc. An eligible depositor's £85,000 limit relates to the combined amount in accounts under all of these names.

If you are unsure whether your account is held with Bank of Scotland plc please check your account literature.

How we are regulated

We lend money and offer savings, insurance and other financial services to our customers. We are authorised and regulated by the Financial Services Authority (“FSA”) for these services except lending, and licensed and regulated by the Office of Fair Trading (“OFT”), for lending services. We are also a member of the British Bankers’ Association. Please see www.bba.org.uk to find out more. Our OFT licence number is 593292. You can call the OFT on **020 7211 8608** to find out more. We subscribe to the Lending Code; copies of the Code can be obtained from www.lendingstandardsboard.org.uk.

Our FSA Register number is 169628. To find out more about us, see the FSA Register: www.fsa.gov.uk or call the FSA on **0845 606 9966**.

Our company details are Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ. To find out more about our companies, see the Registrar’s website, www.companieshouse.co.uk or call the Registrar on 0303 1234 500.

Advertising

We are regulated by the Office of Communications (“Ofcom”). If you have a complaint, particularly in relation to our text messaging service, you may also be able to take it to Ofcom at Riverside House, 2a Southwark Bridge Road, London SE1 9HA, www.ofcom.org.uk, telephone **020 7981 3040**, textphone/fax **020 7981 3043**. We follow advertising codes regulated by the Advertising Standards Authority (“ASA”). If you’d like to complain to the ASA about any of our advertising, you can do so through their

website, www.asa.org.uk. If you’d like to find out more about the advertising codes or the ASA, please see www.asa.org.uk, call the ASA on **020 7492 2222** (textphone **020 7242 8159**), email them at enquiries@asa.org.uk, fax them on **020 7242 3696** or write to the Advertising Standards Authority, Mid City Place, 71 High Holborn, London WC1V 6QT.

Other information

We will communicate with you in English. Our charges will include our delivery costs (if any) and any tax you have to pay through us. You may have to pay other taxes or costs, which you don’t pay us or pay through us. The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd. For more information visit us at www.halifax.co.uk or go to any Halifax branch. We’ll keep a copy of this agreement, which will be available from our website or on request. Please contact any Halifax branch if you’d like this in Braille, large print or on audio. You can contact us using RNID Typetalk on any of our telephone numbers. If you need to be called back and would like us to call you through RNID Typetalk, please tell us when you call.

Post offices counters

Our savings customers can pay cash and cheques into their savings accounts at Post Office® counters. You’ll need to provide your savings account number and sort code (not just your Halifax roll number), and you’ll need to register your account before you can use this service. You won’t be able to withdraw any money, or check your balance.

All information given is correct at date of publication and may change under the account conditions (April 2012).

Do you need extra help?

We want to help our customers in any way we can. If you have a hearing or speech impairment you can use Text Relay (previously Typetalk) or Textphone on **08457 32 34 36** (lines are open seven days a week 9am-5pm). We can provide brochures and other documents in large print, Braille, CD and audio tape. Please ask a member of staff if you'd like individual pieces of literature in any other formats or would like to know more.

Free booklets and information

We hope this leaflet has been helpful. Our staff can give you more detailed information on our products and services. If you'd like more general information on savings, the Financial Services Authority provides a range of free consumer booklets and factsheets, as well as a Consumer Helpline. To find out more, visit their website at **www.moneymadeclear.fsa.gov.uk** or call **0300 500 5000**. The Financial Services Authority 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.

How to complain

Our promise

If you do have a problem we'll do our best to resolve it there and then. Where we can't, we'll ensure you have the name and contact details of the person or team dealing with your complaint.

Tell us if there's a problem

If you have a complaint or just want to tell us about something we could do better, there are a number of ways you can let us know:

Visit a branch: Pop into any of our branches and speak to a member of the branch team.

By telephone: Call our Telephone Banking Service on **08457 25 35 19**.

By Textphone: If you have a hearing impairment, call us on **0845 300 2283**.

By post: write to us at Halifax, PO Box 548, Leeds LS1 1WL.

If you're still not happy

If you're still unhappy and we can't put things right to your satisfaction, you can ask the Financial Ombudsman Service to look at your complaint – provided you've 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.

