

SAVINGS

**HALIFAX CASH ISA
CONDITIONS AND
INFORMATION**

the people who give you extra



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WELCOME TO HALIFAX

This booklet explains in detail how your Halifaxcash ISA works, and contains the main conditions for it.

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, 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.

Our ISA Keyfacts information can be found on pages 36 to 43.

The Important information pages, which are also part of our contract with you, include additional explanation and some customers may find this helpful. Our interest rates and charges booklet tells you the interest rate that will apply, how to qualify if we pay a bonus on your account and explain any charges that may apply to your account. You can ask for one of these at any time. You can check our interest rates online at www.halifax.co.uk/savings-rates too.

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.

We suggest you keep this booklet in case you want to check the conditions that apply to your account.

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 all our cash ISAs as non payment accounts.

Your right to cancel

We hope you're happy with the savings account you have chosen. However, if you aren't, you have 14 days starting from the day after your account is opened (or, where you have opened your account by phone, from the date you receive your conditions if that is later) to cancel it without charge. (If you cancel a cash ISA, you'll still be able to open another cash ISA in the same tax year.) Just give us your notice in writing and send this to: Halifax PO Box 548, Leeds, LS1 1WU, or, if you have a Junior Cash ISA speak to one of our branches. This right does not apply to fixed rate fixed term accounts, other than our ISA Saver Fixed. Whenever you cancel, we'll repay any credit balance outstanding and pay interest on the account for the time your money was with us. Even if you miss the 14 day deadline, you may still close your account, as explained in the

account conditions. (If you close a cash ISA in these circumstances, you will not be able to open another cash ISA, either with us or with another provider, in the same tax year.) You cannot close a Junior Cash ISA after the 14 day cancellation period except in the specific circumstances set out in the account conditions.

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 – 4pm and Sunday 9am – 4pm)
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 – 4pm and Sunday 9am – 4pm)

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 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 the 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

We offer a range of cash ISAs, giving you the chance to save tax efficiently in whichever way is best for you. The Keyfacts information on pages 23 to 28 show you our ISAs at a glance. In these ISA conditions the introductory section and the relevant named section are both part of your ISA special conditions. Our ISA Promise is also part of our agreement with you. For full details please ask in any Halifax branch, visit www.halifax.co.uk or ask for a copy of the Halifax Cash ISA Guide.

The following terms apply to all our Halifax cash ISAs

A bit about ISAs – ISAs, or Individual Savings Accounts, help people save tax efficiently. Junior cash ISAs can either be cash ISAs or stocks and shares ISAs. The government sets annual limits on the amount that you can save, has rules on who can apply and restricts the number of ISAs anyone can have. We explain the tax free savings limits in our ISA literature, so please ask us about this if you're not sure.

An ISA can either be a cash ISA or a stocks and shares ISA. In any tax year, you can have both a cash ISA and a stocks and shares ISA. These can be held with the same ISA provider, or with different ones.

A junior cash ISA is an ISA for children under 18. Junior cash ISAs can either be cash ISAs or stocks and shares ISAs. A child can have only one cash ISA and one stocks and shares ISA either with the same ISA provider or with different ones.

“Tax efficiently” means free of income tax if you have a cash ISA, and that any income or gains received are free of both income tax and capital gains tax if you have a stocks and shares ISA. The tax treatment of any account will depend on your individual circumstances, and may change in the future – either because your own circumstances change or because the tax rules alter.

It is possible that the current tax treatment for ISAs could be withdrawn or varied at some time. Any changes to the ISA regulations that affect your ISA will apply as soon as they come into effect.

The government has set some stakeholder standards for cash ISAs. None of our cash ISAs are stakeholder ISAs.

Opening and operating a Halifax cash ISA – To open a cash ISA you must be 16 or over. To open a junior cash ISA the child must be under 18, if a child is under 16 a person who has parental responsibility for the child must open the account. The person with parental responsibility must be over 16.

To open a cash ISA, you (or in the case of junior ISA, the child) must be resident and ordinarily resident in the UK for tax purposes or a Crown employee serving overseas (or be married to, or in a civil partnership with, or in the case of a junior cash ISA, a dependent of, a Crown employee serving overseas). When you apply, you will have to give us your national insurance number and date of birth before we can open an

account. For junior cash ISAs we will need the child's national insurance number if they are over 16.

If you are no longer a UK resident, your cash ISA will continue to receive interest tax free. However, you will no longer be able to make any payments into the account (unless you are a Crown employee serving overseas, or you are married to or in a civil partnership with, a Crown employee serving overseas) until you are again a UK resident. You must let us know when you are no longer a UK resident. Payments can still be made into a junior cash ISA if the child is no longer resident in the UK.

If you stop making payments into your ISA Saver Variable or ISA Saver Online for one full tax year, you must make a new application before you can make any more payments into it.

You can't open a cash ISA jointly with anyone else. In addition they can't be used as security for a loan, or be transferred to anyone else. If you have an ISA it must always remain in your beneficial ownership, which means only you can own the money in it. A junior cash ISA account is in the child's name (even if the account is operated by a parent or guardian) and the child is the beneficial owner of the money in it. The money in a junior cash ISA cannot be used to pay other debts owed to us.

If you (in the case of a junior ISA, the child) die, the tax free status of your account will end on the date of your death. Any interest the account earns from the date you die will have income tax deducted (currently 20%). Once we are notified of your death we will adjust your account and interest to take account of this.

We will contact you (or, in the case of a junior cash ISA, the Registered Contact)

if any failure to meet the ISA regulations means that an ISA has, or will, become void. If the account becomes void we will deduct income tax at the appropriate rate from the interest earned, including any interest already paid. We will take this amount from the money in the account before we repay the balance.

ISA transfers – Use our free ISA transfer service to move your existing cash ISA or junior cash ISA from another provider to Halifax. You can also transfer a stocks and shares junior ISA with another provider to a junior cash ISA with Halifax. Just give us details of the ISA you want to transfer and sign a form. We will contact your existing provider within 5 working days of receiving your instructions. Your existing provider will then have 5 working days to tell us certain information about your ISA, and to send us the money you've already saved in it. Once we have received this we'll have a further 3 days to credit your Halifax cash ISA with the amount transferred.

You cannot subscribe to more than one cash ISA in the same tax year. However if you transfer the money in your Halifax cash ISA to a stocks and shares ISA, you can open another cash ISA as long as you do not save more than your annual ISA investment allowance. You can also transfer the money you save in your cash ISA to another cash ISA, for example if you want to move from a variable rate to a fixed rate ISA.

A child cannot hold more than one junior cash ISA. It is possible to transfer all of the money in a junior cash ISA to another junior cash ISA with us or with another provider. It is also possible to transfer all payments made to a junior cash ISA during the current tax year and all or part

of the money paid into a junior cash ISA in a previous tax year into a junior stocks and shares ISA with us or with another provider. If you transfer all of the money in your junior cash ISA into a junior stocks and shares ISA you can open another junior cash ISA as long as you do not save more than your annual junior ISA allowance. From the age or 16 up to their 18th birthday a child can hold a cash ISA and a junior cash ISA and make payments into both up to the relevant annual limits.

If you want to transfer your Halifax ISA to another provider you can do so, although, depending on the particular account you have, you may lose interest. If your account conditions limit the number of withdrawals you can make, a transfer to another provider will count as a withdrawal. When your new provider contacts us we'll send the required information, along with your account balance and interest, within 5 working days. This means that the whole ISA transfer process, either to or from Halifax, should take no more than 15 working days.

Money cannot be transferred from a Child Trust Fund to a junior cash ISA or from a junior cash ISA to a Child Trust Fund. Neither can money be transferred from a cash ISA to a junior cash ISA or from a junior cash ISA to a cash ISA.

The following terms also apply to ISA Saver Variable

Opening an ISA Saver Variable – You need at least £1 to open this account, in one of our branches, over the phone or online. You can save anything up to the limit set by the government.

Interest – We pay variable interest on these ISAs. This means the interest rate may change while you save with us. Our interest rates and charges leaflet, and our website, show the interest rate we will pay on the amount in your account. We will pay interest each year on 5th April (or on the working day immediately before if 5th April is not a working day). This will be added to your account, or you can ask us to pay your interest into a different account held with us, or with another bank or building society. Please note that if you arrange for your interest to be paid into a different account, it will lose its tax free status once that has happened; in other words, you will not earn tax free interest on that interest.

Operate your account – Using our Halifax branches, over the phone or online. If you've already paid your full annual allowance into your ISA Saver Variable, you can't pay back in any money you withdraw during that tax year. This means you'll be limiting the overall amount you could save tax free, and because of this, it is best not to regard an ISA as an account to dip into on a regular basis.

The following terms also apply to ISA Saver Online

Opening an ISA Saver Online – You need at least £1 to open this account using our online banking service. You can save anything up to the limit set by the government.

Interest – We pay variable interest on these ISAs. This means the interest rate may change while you save with us. We'll show the interest rate we pay on the amount in your account on our website.

We will pay interest each year on 5th April (or on the working day immediately before if 5th April is not a working day). This will be added to your account, or you can ask us to pay your interest into a different account held with us, or with another bank or building society. Please note that if you arrange for your interest to be paid into a different account, it will lose its tax free status once that has happened; in other words, you will not earn tax free interest on that interest.

Operate your account – Using our online banking service. If you've already paid your full annual allowance into your ISA Saver Online, you can't pay back in any money you withdraw during that tax year. This means you'll be limiting the overall amount you could save tax free, and because of this, it is best not to regard an ISA as an account to dip into on a regular basis.

The following terms also apply to ISA Saver Fixed

Opening an ISA Saver Fixed – You need at least £500 to open this account, in one of our branches, over the phone or online. You can save anything up to the limit set by the government, but you cannot pay any more money into an ISA Saver Fixed once it is open. This means that if you put in less than the maximum amount you could pay into a cash ISA at that time, you will restrict the amount you can hold in a cash ISA in that tax year. (However you will still be able to invest in a stocks and shares ISA if you wish.)

Interest – We pay fixed interest on these ISAs. This means the interest rate will not change during the term you chose when you opened your account. We will pay interest each year on the anniversary of the date you

opened your account (or on the working day immediately after if your anniversary date is not a working day). We will add the interest to your ISA Saver Fixed.

Account term – You can choose to have an ISA Saver Fixed for 1, 2, 3, 4 or 5 years.

Operate your account – Using our Halifax branches or the phone. You will also be able to view your account using our online banking service. Access – You cannot withdraw part of the money in your ISA Saver Fixed. However you can close your account, or transfer the balance in full to another ISA provider. If you close or transfer your account before the end of the term, and your ISA Saver Fixed has been open for longer than the 14 day cooling off period, one of the following will apply:

- For a 1 year term – you will lose an amount equal to 90 days' interest.
- For a 2 year term – you will lose an amount equal to 180 days' interest.
- For a 3 year term – you will lose an amount equal to 270 days' interest.
- For a 4 year term – you will lose an amount equal to 320 days' interest.
- For a 5 year term – you will lose an amount equal to 365 days' interest.

This will be taken from the amount in your ISA Saver Fixed, including the money you put in when you opened it, and you may therefore get back less than you first invested. If you close your account, or transfer it to another ISA provider, in the same tax year as you open it, you will also not be able to open another cash ISA in that tax year. However where you transfer to another ISA provider you will be able to open a cash ISA with that provider to receive the ISA funds you wish to transfer.

At the end of your chosen term – We will write to ask you what you'd like to do with the money in your account. When we write, we may send you details of other tax free accounts we think might be suitable. This will mean you can choose to carry on saving with us tax free, transfer your ISA to another provider or withdraw your money. We will pay you interest on the day your account matures, and you will then be able to withdraw your money the following day. We explain this in more detail, as well as what will happen if your account matures on a non working day, in the Important information section at the back of this booklet.

Following maturity, your account will automatically transfer to an ISA Saver Variable account, and we will pay you interest at our ISA Saver Variable interest rate if we are waiting to receive or process your maturity instructions. Your account number and sort code will not change. We will send you full details of the new account when we write to you, and if you continue to save with us in your new account, rather than choosing to do anything else, you will be taken to have agreed to the account conditions which apply.

The following terms also apply to Junior Cash ISA

Opening a Junior Cash ISA – You need at least £1 to open this account in one of our branches. Payments can be made into the account up to the annual limit set by the government.

Registered contact – The account must be opened and operated by a 'Registered Contact' and our agreement is with the Registered Contact. Between the ages of 16 and 18 a child can open the account as

Registered Contact. If a child is under 16 a person who has parental responsibility for the child must open the account and will manage the account until it matures when the child turns 18, unless the child tells us they want to be Registered Contact after they have turned 16. To open an account as Registered Contact for a child you must be 16.

From the age of 16 a child can at any time contact one of our branches and ask to be made the Registered Contact for the account. They do not need the agreement of the existing Registered Contact to do this. We will write to the Registered Contact before the child turns 16 to explain the steps the child will need to take to become the Registered Contact. This will include providing evidence of their identity and completing an application form. In certain other circumstances we may accept an application to change the Registered Contact for the account. Where the Registered Contact agrees, another person with parental responsibility for the child can become the Registered Contact. We can also change the Registered Contact without consent where the Registered Contact dies, becomes incapacitated, can no longer be contacted or no longer has responsibility for the child or because of a court or equivalent order.

Interest – We pay variable interest on these ISAs. This means the interest rate may change. Our interest rates and charges leaflet, and our website, show the interest rate we will pay on the amount in the account. We will pay interest each year on 5th April (or on the working day immediately before if 5th April is not a working day). This will be added to the account.

Operate the account – Anyone can make payments into the account using our branches or by transferring money from another account. Payments made into the account are a gift to the child and cannot be returned even when the account matures.

If the account balance reaches the annual limit we will not accept any further payments during that tax year. Payments in excess of the annual limit will be refused if made in branch or returned using the same method by which they have been paid, for example, standing orders will be returned by electronic payment. The Registered Contact agrees in these circumstances to us explaining to anyone wishing to make a payment into the account that the annual limit has been reached and further payments cannot be accepted.

Access – Other than transfers to another junior ISA, no withdrawals can be made from the account until the child is 18, except if they become terminally ill or die. If the child becomes terminally ill and the Registered Contact wishes to withdraw money from the account the Registered Contact must make an application to HMRC (further information can be obtained at **www.hmrc.gov.uk**). If the application is accepted HMRC will notify us and the Registered Contact. We may ask to see HMRC's letter of consent before we allow funds to be withdrawn. If the account is closed in these circumstances interest earned up to the date of closure will be paid tax free.

At the end of the Junior Cash ISA – When the child reaches 18 the account will automatically become an instant access cash ISA (or another instant access savings account if this is no longer available). The child can withdraw money from this

account but will have to provide evidence of their identity to do so if they are not the Registered Contact when the account matures. We will write to the Registered Contact and the child (if different) before the child turns 18 with more details about the account that the Junior Cash ISA will mature into, how to withdraw funds or transfer them to another ISA provider and the steps the child needs to take to activate their cash ISA account. New funds cannot be added to the cash ISA until the activation process has been completed. If when the child reaches 18 the account has no money in it we will close the account and not convert it to a cash ISA. We will not give advance notice when we do this.

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 into 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:
- (a) notice any errors;
 - (b) find our services are not working;
 - (c) think any cards or Security Details have been lost, stolen, damaged or are being misused; or
 - (d) think someone may be accessing your accounts without your authority or that
 - (e) 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.
- (a) 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.
- (b) 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.

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:
- 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.

Type of payment	Where paid in	When you can withdraw funds	When included in interest calculation
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 or 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

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.

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.

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 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.
- (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.

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.
- (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.

Cancelling or changing a payment

- (h) If you ask us to make a payment immediately, we cannot change or cancel the payment instruction because we start processing it when we receive it. You can cancel a standing order and any other payment which you asked us to make on a future date as long as you tell us by the end of the last working day before the payment is due to be made.

Banker's drafts

- (i) If you can operate your account in our branches, we may allow you to carry out a withdrawal from your account by banker's draft. We may refuse to provide a draft if the withdrawal is below a certain amount.

6.3 Card payments

- (a) If you use your card to withdraw cash, we will take the amount withdrawn from your account on the working day we receive details of the withdrawal.

- (b) If you use your card for a cash withdrawal in a currency other than sterling (if this facility is available using your savings card), we will convert the amount withdrawn, or paid, into sterling on the day it is processed by the international payment organisation (for example, Visa or MasterCard) whose name or marks appear on the card. The exchange rate we use is the Visa Reference Exchange Rate and we will charge a foreign exchange fee of a percentage of the amount of the transaction. This percentage and other charges that apply are set out in our interest rates and charges leaflet. You can find out the exchange rate by telephoning the relevant number set out in our contact details, however, if you call before a transaction is added to or taken from your account, the rate we provide will only be indicative.
- (c) However, if you use your card to withdraw foreign currency from a cash machine in the UK, you will be dealing with the bank operating the machine (rather than us) for the conversion into foreign currency. That bank will set the exchange rate and may charge you for the conversion.

6.4 Refunds for payments

- (a) If you become aware of a transaction by way of automated payment or card transaction which has not been properly authorised or has been incorrectly executed on your account you must notify us by phoning us (see our contact details). This notification must be provided as soon as you become aware of the error and in any event within 13 months of the date the transaction is debited to your account. If you do not notify us, you will not be entitled to a refund under this condition 6.4.
- (b) You may be entitled to claim a refund in relation to transactions undertaken by automated payment or card transaction where:
 - (i) a transaction was not authorised; or
 - (ii) we are responsible for a transaction which was incorrectly executed and you notified us in accordance with condition 6.4 (a). We will not be liable where we can prove that the payee's bank or building society is at fault.
- (c) In the case of a disputed transaction the burden of proving fraud or gross negligence will lie with us.
- (d) If you are eligible for a refund under this condition, we will reimburse you for any charges you have incurred as a result of the incorrect execution.

7. Interest, charges and other payments

- 7.1 We give you details of our current interest rates (where applicable) and any charges for the normal running of your account in our interest rates and charges leaflet. You can also find them out by contacting us and on our website. We may change our interest rates and charges under condition 10.
- 7.2 We will calculate any interest we pay or charge on a daily basis (unless we have told you otherwise).

- 7.3 The special or additional conditions will tell you when and how we pay interest, if any, on your account. If the day interest is due to be paid on an account is not a working day, we will calculate it up to, and on, the next working day unless the special or additional conditions for your account state otherwise. We will calculate interest (if applicable) at the end of each working day. You may not therefore be able to withdraw interest until the following day. We pay compound interest if interest is credited to the same account (rather than to another account) as it becomes part of the account balance and counts towards the amount we pay interest on. Unless the special or additional conditions say otherwise, interest will be credited to your account. If you make a withdrawal from your account then we pay you interest on the amount of the withdrawal up to and including the day before it leaves your account, unless you make the withdrawal on a non working day. In this case we will continue to pay interest up to and including the day before the working day following your withdrawal, for example if you make a withdrawal on a Saturday we will pay interest on the amount withdrawn on the Saturday and the Sunday but not the Monday (provided the Monday is not a bank holiday).
- 7.4 Your interest will be paid either net or gross dependent on your personal circumstances. You may claim income tax back from HMRC if the amount of tax we have taken off is more than you have to pay. Interest will only be paid gross if you are registered with us as a non tax payer or the account is a tax free product. A separate registration form is required for each account you hold. Higher rate tax payers may have to pay additional tax themselves.
- 7.5 You must not allow your account to go overdrawn. If your account goes overdrawn, this does not mean we have agreed to allow you to have an overdraft.
- 7.6 We may take any charges you owe us from the same account. We will tell you personally about any charges you have to pay for the normal running of your account at least 14 days before we take them from your account.

PART C – General

8. Joint customers

- 8.1 If two or more of you are party to this agreement, the following terms apply:

- (a) We can accept the instructions or signature of either or any one of you. For example, either or any one may make a withdrawal or close your account. If you have a joint account and you tell us that you only want us to accept instructions from both, all or a set number of you (and not just from one of you) both or all of you must contact us. We may then close your account and, if we choose, offer each of you the opportunity to open a new account in just your name. (This will not affect the agreement to accept the instructions or signatures of both, all or a set number of you for any transactions on your account made with certain joint account holders prior to 13th June 2010.)
- (b) Any one of you can replace an account or service with another account or service covered by these general conditions on behalf of all of you. (This will not affect the agreement to accept the instructions or signatures of both, all or a set number of you for any transactions on your account made with certain joint account holders prior to 13th June 2010.)
- (c) If any money is overdue for payment on any other account either of you have with us, whether in your sole name or in joint names, we may take the money you owe us out of your account under condition 12. If we think this would be fairer to you, then, rather than taking the money you owe immediately, we may keep enough of any money you ask to withdraw during a fixed or special offer term, or which is in the account at the end of the fixed or special offer term, to cover the amount you owe at that time. We can do this 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 a 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 dataprocessing 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 setoff 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:
- (a) you are not eligible (or no longer eligible) for an account or service; or
 - (b) 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:
- (a) 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;
 - (b) 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
 - (c) 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.

ACCOUNT FEATURES FOR ISA SAVER VARIABLE

ISA Saver Variable key features

The Financial Services Authority is the independent financial services regulator. It requires us, Halifax, to give you this important information to help you to decide whether our ISA Saver Variable is right for you. You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

Summary box: Key product information

Account name	ISA Saver Variable
Interest rates (AERs)	For current interest rates please refer to our variable interest rate leaflet available in branch, visit www.halifax.co.uk/savings-rates or call 08457 26 36 46
Tax status	Interest will be paid tax free
Conditions for bonus payment	From time to time we may offer a bonus on this account. To find out more, ask in branch, visit www.halifax.co.uk/savings or call 08457 26 36 46
Withdrawal arrangements	Unlimited number of withdrawals
Access	Branch, telephone and online

For more information on our cash ISAs, including further details on our ISA Saver Variable please go to Section 2 on page 9.

We're covered by the Financial Services Compensation Scheme (FSCS). For further information please see page 44.

You've 14 days starting from the day after your account is opened (or, where you have opened your account by phone, from the date you receive your conditions if that is later) to cancel it without charge. (If you cancel a cash ISA, you'll still be able to open another cash ISA in the same tax year.) Just give us your notice in writing and send this to: Halifax PO Box 548, Leeds, LS1 1WU. This right does not apply to fixed rate fixed term accounts, other than our ISA Saver Fixed. Whenever you cancel, we'll repay any credit balance outstanding and pay interest on the account for the time your money was with us. Even if you miss the 14 day deadline, you may still close your account, as explained in the account conditions. (If you close a cash ISA in these circumstances, you will not be able to open another cash ISA, either with us or with another provider, in the same tax year.)

If you need to make a complaint, please contact us and we'll do everything we can to resolve your complaint as soon as possible, but please allow up to five working days for a reply.

When we first write to you, a summary of the procedures used when resolving your complaint will be sent to you. A copy of these procedures is also available on request. If you aren't satisfied with the response you've received, the Financial Ombudsman Service (FOS) may be able to help. They are independent and can help resolve disputes between firms and their customers. You can contact them by writing to:

**The Financial Ombudsman Service (FOS),
South Quay Plaza,
183 Marsh Wall,
London, E14 9SR.**

Telephone: **0845 080 1800**

Email: **complaint.info@financial-ombudsman.org.uk**

Web: **www.financial-ombudsman.org.uk**

Making a complaint won't affect your legal rights.

ACCOUNT FEATURES FOR ISA SAVER ONLINE

The Financial Services Authority is the independent financial services regulator. It requires us, Halifax, to give you this important information to help you to decide whether our ISA Saver Online is right for you.

You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

Summary box: Key product information

Account name	ISA Saver Online
Interest rates (AERs)	For current interest rates please refer to our variable interest rate leaflet available in branch, visit www.halifax.co.uk/savings-rates or call 08457 26 36 46
Tax status	Interest will be paid tax free
Conditions for bonus payment	From time to time we may offer a bonus on this account. To find out more, ask in branch, visit www.halifax.co.uk/savings or call 08457 26 36 46
Withdrawal arrangements	Unlimited number of withdrawals
Access	Branch, telephone and online

For more information on our cash ISAs, including further details on our ISA Saver Online please go to Section 2 on page 9.

We're covered by the Financial Services Compensation Scheme (FSCS). For further information please see page 44.

You've 14 days starting from the day after your account is opened (or, where you have opened your account by phone, from the date you receive your conditions if that is later) to cancel it without charge. (If you cancel a cash ISA, you'll still be able to open another cash ISA in the same tax year.) Just give us your notice in writing and send this to: Halifax PO Box 548, Leeds, LS1 1WU. This right does not apply to fixed rate fixed term accounts, other than our ISA Saver Fixed. Whenever you cancel, we'll repay any credit balance outstanding and pay interest on the account for the time your money was with us. Even if you miss the 14 day deadline, you may still close your account, as explained in the account conditions. (If you close a cash ISA in these circumstances, you will not be able to open another cash ISA, either with us or with another provider, in the same tax year.)

When we first write to you, a summary of the procedures used when resolving your complaint will be sent to you. A copy of these procedures is also available on request. If you aren't satisfied with the response you've received, the Financial Ombudsman Service (FOS) may be able to help. They are independent and can help resolve disputes between firms and their customers. You can contact them by writing to:

**The Financial Ombudsman Service (FOS),
South Quay Plaza,
183 Marsh Wall,
London, E14 9SR.**

Telephone: **0845 080 1800**

Email: **complaint.info@financial-ombudsman.org.uk**

Web: **www.financial-ombudsman.org.uk**

Making a complaint won't affect your legal rights.

ACCOUNT FEATURES FOR ISA SAVER FIXED

The Financial Services Authority is the independent financial services regulator. It requires us, Halifax, to give you this important information to help you to decide whether our ISA Saver Fixed is right for you.

You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

Summary box: Key product information

Account name	ISA Saver Fixed
Interest rates (AERs)	For current interest rates please ask in branch, visit www.halifax.co.uk/savings-rates or call 08457 26 36 46
Tax status	Interest will be paid tax free
Conditions for bonus payment	There's no bonus available on this account
Withdrawal arrangements	No withdrawals allowed. Early closure permitted If you close your account early, you lose an amount equal to: 1 year – 90 days interest 2 year – 180 days interest 3 year – 270 days interest 4 year – 320 days interest 5 year – 365 days interest
Access	Branch, telephone and online (enquiry only service)

For more information on our cash ISAs, including further details on our ISA Saver Fixed please go to Section 2 on page 10.

We're covered by the Financial Services Compensation Scheme (FSCS). For further information please see page 44.

You've 14 days starting from the day after your account is opened (or, where you have opened your account by phone, from the date you receive your conditions if that is later) to cancel it without charge. (If you cancel a cash ISA, you'll still be able to open another cash ISA in the same tax year.) Just give us your notice in writing and send this to: Halifax PO Box 548, Leeds, LS1 1WU. This right does not apply to fixed rate fixed term accounts, other than our ISA Saver Fixed. Whenever you cancel, we'll repay any credit balance outstanding and pay interest on the account for the time your money was with us. Even if you miss the 14 day deadline, you may still close your account, as explained in the account conditions. (If you close a cash ISA in these circumstances, you will not be able to open another cash ISA, either with us or with another provider, in the same tax year.)

If you need to make a complaint, please contact us and we'll do everything we can to resolve your complaint as soon as possible, but please allow up to five working days for a reply.

When we first write to you, a summary of the procedures used when resolving your complaint will be sent to you. A copy of these procedures is also available on request. If you aren't satisfied with the response you've received, the Financial Ombudsman Service (FOS) may be able to help. They are independent and can help resolve disputes between firms and their customers. You can contact them by writing to:

**The Financial Ombudsman Service (FOS),
South Quay Plaza,
183 Marsh Wall,
London, E14 9SR.**

Telephone: **0845 080 1800**

Email: **complaint.info@financial-ombudsman.org.uk**

Web: **www.financial-ombudsman.org.uk**

Making a complaint won't affect your legal rights.

ACCOUNT FEATURES FOR JUNIOR CASH ISA

The Financial Services Authority is the independent financial services regulator. It requires us, Halifax, to give you this important information to help you to decide whether our Junior Cash ISA is right for you.

You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

Summary box: Key product information

Account name	Junior Cash ISA
Interest rates (AERs)	For current rates please refer to our variable interest rate leaflet available in branch, visit www.halifax.co.uk/savings-rates or call 08457 26 36 46
Tax status	Interest will be paid tax free
Conditions for bonus payment	From time to time we may offer a bonus on this account. To find out more, ask in branch, visit www.halifax.co.uk/savings or call 08457 26 36 46
Withdrawal arrangements	No withdrawals allowed until the child is 18
Access	In branch enquiries only

For more information on our cash ISAs, including further details on our Junior Cash ISA please go to Section 2 on page 11.

We're covered by the Financial Services Compensation Scheme (FSCS). For further information please see page 44.

You've 14 days starting from the day after the account is opened to cancel it without charge. (If you cancel a junior cash ISA, you'll still be able to open another junior cash ISA in the same tax year.) Just speak to one of our branches. If the account is cancelled, we'll repay any credit balance outstanding to the Registered Contact and pay interest on the account for the time the money was with us.

If you need to make a complaint, please contact us and we'll do everything we can to resolve your complaint as soon as possible, but please allow up to five working days for a reply.

When we first write to you, a summary of the procedures used when resolving your complaint will be sent to you. A copy of these procedures is also available on request. If you aren't satisfied with the response you've received, the Financial Ombudsman Service (FOS) may be able to help. They are independent and can help resolve disputes between firms and their customers. You can contact them by writing to:

**The Financial Ombudsman Service (FOS),
South Quay Plaza,
183 Marsh Wall,
London, E14 9SR.**

Telephone: **0845 080 1800**

Email: **complaint.info@financial-ombudsman.org.uk**

Web: **www.financial-ombudsman.org.uk**

Making a complaint won't affect your legal rights.

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.

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.

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.

Maturity dates for ISA Saver Fixed

If your account matures on a working day, you will receive interest up to and including that day. As we explain in condition 7.3, we calculate interest at the end of each working day. You will therefore be able to withdraw your money the following day.

If you ask us to reinvest your matured funds into another account with us, then as long as we have received your instructions in time your new account will start on the day following maturity provided it is a working day. For example, if your account matures on a Wednesday you will be able to take the money out on the Thursday. Alternatively if you choose to reinvest, and we have received your maturity instructions in time, your new account, and new interest rate, will start on the Thursday. (Where the day following maturity is not a working day, and we have received your maturity instructions in time, your new account, and new interest rate, will start on the next working day.)

If your account is due to mature on a non working day, your account will mature and you will receive interest up to and including the next working day. As we explain in condition 7.3, we calculate interest at the end of each working day. You will therefore be able to withdraw your money the following day. If you ask us to reinvest your matured funds into another account with us, then as long as we have received your instructions in time your new account will start on this day provided it is a working day. For example, if your account is due to mature on a Saturday, it will mature on the Monday and we will continue to pay you interest on your account at the same rate for Saturday, Sunday and Monday. You will be able to take the money out on the Tuesday. Alternatively if you choose to reinvest, and we have received your maturity instructions in time, your new account will start on the Tuesday, and your new interest rate will apply from and including that day.

Following the maturity of your ISA Saver Fixed, we will pay you interest at our ISA Saver Variable rate while we are waiting to receive or process your maturity instructions.

Available transactions

Subject to the special conditions, the following transactions are available on our cash ISAs (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 and online services.

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.

Withdrawals

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 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. You can withdraw up to £2,500 a day per account in cash

from any of our branches, or £250,000 by cheque, 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.

Transfer of interest

If you ask us to transfer your interest to an account at another bank or building society, we can only do this if that bank or building society has a UK bank sort code. Your interest payment should not take longer than 4 working days to reach your other account. However if you choose to have your ISA interest paid in this way it will lose its tax free status once it has been paid into your other account.

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. Withdrawals by transfer to an account with another bank or building society should not take longer than 4 working days to reach your other account. 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.

Banker's drafts

If you can operate your account in our branches, we may allow you to carry out a withdrawal from your account by banker's

draft for amounts above £500. We may refuse to provide a draft if the withdrawal is below £500.

Overdrawn accounts

You must not allow your savings account to go overdrawn. If we carry out a transaction on your account and this makes your account go overdrawn, this does not mean that we have agreed to let you have an overdraft.

If your savings account does go overdrawn, please refer to our interest rates and charges leaflet for the interest rate you will be charged. You must also immediately pay us the amount you are overdrawn by (along with any charges and interest you owe).

We will work out how much interest you owe us for each day your account has an overdrawn balance. On the next day we would be due to pay interest into your savings account, we will take off any interest which you owe us and pay the difference into your account.

If you owe us more interest than we owe you, we may:

- Carry forward the difference until the next time we pay interest into your account; or
- Add the interest you owe us on your overdraft (or take it off your credit balance).

We may set off between your accounts to reduce or repay the amount you owe us on your overdrawn savings account in line with condition 12 of our General Savings conditions.

If we wish to change the rate of interest that we charge on any overdrawn savings accounts, this will be a change to our conditions under condition 10 of the General Savings conditions.

Charges on savings accounts

We explain our charges on savings accounts in the interest rates and charges leaflet for your account. If you have a variable rate account you will have been given or sent a copy when you opened your account, and you can ask us for a new one at any time.

If you have a fixed rate account, you could incur a charge if you make an international payment into your account. These are explained below:

- 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.

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 would like to complain to the ASA about any of our advertising, you can do so through their website, www.asa.org.uk.

If you would 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 do not pay us or pay through us.

For more information visit us at **www.halifax.co.uk** or go to any Halifax branch. We will 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 Office® counters

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

The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.

All information given is correct at date of printing.

November 2011.

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.

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 3519**.

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.

Free independent money guidance

For free, clear, unbiased money guidance, information and tools to help you manage your money better, the Money Advice Service is available at **www.moneyadviceservice.org.uk** or by calling **0300 500 5000**.

This is an independent organisation set up by the government and funded by a levy on the financial services industry.

It's easy to get in touch

Savings	08457 26 36 46
Investments	08456 01 77 05
Credit cards	08457 28 38 48
Current accounts	08457 20 30 40
Insurance	08457 23 33 43
Mortgages	08457 27 37 47
Personal loans	08457 24 34 44
Secured lending	08457 27 37 47
Share dealing	08457 22 55 25
Lost and stolen cards	08457 20 30 99

 **Speak to a colleague in branch today**

 **Phone your local branch direct. You can find the number online at www.halifax.co.uk/branchfinder**

