

SAVINGS

Head Start Home Saver

01.08.2011

a little extra help



You could receive £600 paid into the current account that funds your mortgage if you:

- Save in one or more savings accounts provided by Halifax /Bank of Scotland for at least 10 out of the last 12 calendar months (before applying for the mortgage),
 - Increase the overall balance across all of your savings accounts (“net savings balance”) held with us by at least £150 by the end of each calendar month, for at least 10 out of 12 calendar months and,
 - Qualify* for and take out a Head Start Home Saver mortgage from the dedicated First Time Buyer range of products. The dedicated First Time Buyer range of mortgage products and Head Start Home Saver offer are only available if your mortgage deposit is between 10% and 25%.
- * Mortgage applications will be assessed in the normal manner and any eligibility for the Head Start Home Saver offer will be calculated at the point of mortgage application. Meeting the qualifying savings requirements doesn't necessarily mean we're able to make a mortgage offer. That will depend on our lending requirements, at the time of the mortgage application, being met.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Offer conditions

1. “Net savings balance” means the overall balance after any deposits and withdrawals, across all your savings accounts held individually or jointly for the given calendar month.
2. The Head Start Home Saver offer for first time buyers is only available to personal customers who apply for a mortgage through a Halifax/Bank of Scotland mortgage advisor in branch or by telephone. It is not available online or through intermediaries.
3. You must increase your net savings balance in one or more Halifax/Bank of Scotland savings accounts by at least £150 each calendar month for at least 10 months out of the last 12 months prior to the date of your mortgage application (“the qualifying savings requirements”). We'll look at the calendar month end balance across all of your Halifax/Bank of Scotland savings accounts to work out if you have increased your net savings balance by at least £150 each month.
4. You can make withdrawals from any of your eligible savings accounts, subject to the individual account conditions, but the net savings balance must increase by at least £150 each calendar month.
5. You can open a new Halifax/Bank of Scotland savings account or use an existing Halifax/ Bank of Scotland savings account in your name to save towards your deposit. You can use the balance in a joint savings account provided at least one of you is accepted for a Head Start Home Saver mortgage from the dedicated First Time Buyer range of mortgage products.
6. The balances in all your Halifax/Bank of Scotland savings accounts will count towards the qualifying savings requirements except for balances in Halifax Christmas Saver accounts.
7. The general and special savings account conditions and interest rates will continue to apply to your savings accounts.
8. You can register online to be updated on whether you're on track or not to meet the qualifying savings requirements for the Head Start Home Saver offer. By registering, you're agreeing that we may contact you regarding the Head Start Home Saver offer by e-mail or SMS.
9. The Head Start Home Saver offer is available with the Halifax current account reward mortgage offer but not with any other mortgage promotions which may be available to first time buyers.

10. We'll review your eligibility for the Head Start Home Saver offer when you apply for a Halifax First Time Buyer mortgage.
11. If you already save with us and meet the qualifying savings requirements when we launch the Head Start Home Saver offer you may apply for a Head Start Home Saver mortgage from the dedicated First Time Buyer range straightaway.
12. The £600 Head Start Home Saver payment will be paid into the current account your mortgage payments are taken from within 31 days of your mortgage being completed.
13. You'll only receive one Head Start Home Saver payment for any one Head Start Home Saver mortgage completed (regardless of whether your mortgage and/or savings accounts are in joint names).
14. The Head Start Home Saver offer is available from 1st August 2011 and will close on 31st July 2013. This means you must meet the qualifying savings requirements and apply for a Head Start Home Saver mortgage from the dedicated First Time Buyer range of products by 31st July 2013.

How else can we help?

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 Typetalk whenever you contact us, or you can use Textphone on **08457 32 34 36** (lines open seven days a week, 9am – 5pm). For visually impaired customers we can provide documents in large print, Braille, on audio-cassette or CD. Please ask a member of staff if you'd 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 35 19.

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

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

If you're still not happy

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

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