

Reward Extras Terms and Conditions.



Reward Extras Terms and Conditions.

These terms and conditions apply to Ultimate Reward Current Account and Reward Current Account customers who have selected Reward Extras.

- To qualify for any Reward Extras Offer in any calendar month you will need to stay in credit and pay at least £1,500 into your account.
- When you select Reward Extras, we will invite you to choose from the different Offers available for your account.
- You can only choose one Reward Extra Offer per account, even if the account is in joint names.
- The Offer lasts for a set period.
- If you have met the conditions for your chosen Offer, the payment will be made into your account or you will receive the lifestyle benefit during the following month. Your account must remain open for any chosen Offer to be provided to you; for example, if you have chosen the cash Monthly Reward and you meet the Offer conditions in April but close your account in May before the payment is made, you won't receive April's payment.
- We will contact you before the end of the Offer period, either by writing to you or, if you have agreed, by sending you an email or text message, to tell you what will happen next.

Reward Extras

Under the current offers, you can choose one Offer and then select your Monthly Reward as follows:

Offer	Monthly Reward
<p>You can choose to earn a Monthly Reward if you:</p> <ul style="list-style-type: none">• Spend £500 or more using your debit card in a month, or• Keep £5,000 or more in your account every day for a month	<p>For your Monthly Reward you can choose to get:</p> <ul style="list-style-type: none">• 3 digital magazines per month, or• 2 digital movie rentals per month, or• 1 cinema ticket per month, or• £5 deposited into your account each month

The Offer and Monthly Reward you choose is fixed for the Offer period, which will be a minimum of 12 full months, and you can't change it during this time.

Offer Detail

Earn a Monthly Reward by spending £500 or more using your debit card

- In order to qualify for the Monthly Reward in any calendar month, you must spend £500 or more using your debit card.
- The Offer lasts for a minimum of 12 full months. For example, if you select the Offer on 10th November 2020, it will end on 30th November 2021. If you spend £500 on your debit card from 10th – 30th November 2020, you will receive the Offer for that month.
- Cash withdrawals from cash machines, branches or Post Office® counters and payments that are disputed will not count towards the £500. We will also only include payments taken out from your account by the last day of the month.
- If we reasonably think that any debit card payments have been made fraudulently, these amounts may be excluded from your debit spend calculation.

Earn a Monthly Reward by keeping £5,000 or more in your account

- In order to qualify for the Monthly Reward in any calendar month, you must keep a balance of £5,000 or more in your account every day.
- The Offer lasts for a minimum of 12 full months. For example, if you select the Offer on 10th November 2020, it will end on 30th November 2021. If you keep a balance of £5,000 or more in your account from 10th – 30th November 2020, you will receive the Offer for that month.
- We will check your balance at the end of each day. That means if your balance falls below £5,000 during the day, you have until the end of that day to top it back up.

Lifestyle Benefits Detail

	Provided by	Number of selections each month you qualify for under a Monthly Reward
Digital Magazines	Hearst	3
Digital Movie Rentals	Rakuten TV	2
Cinema Ticket	Vue Cinema	1

Full details on the suppliers and available choices and the Terms and Conditions, can be found at www.halifax.co.uk/lifestyle-benefits

Once you select your lifestyle benefit, you cannot change it to a different benefit within the Offer period, which will be a minimum of 12 full months.

For the £5 for £5,000 offer

If you choose to keep £5,000 or more in your account, the Monthly Reward will be paid 'net' after the deduction of income tax at the rate set by law (currently 20%). The gross value of the Monthly Reward before income tax is taken off is £6.25. If you're a higher rate tax payer, you may have to pay extra income tax on the Monthly Reward. If we have deducted more tax than you have to pay you may be able to claim it back from HMRC.

Do you need extra help?

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

If you have a hearing or speech impairment you can use Relay UK, or contact us by textphone on **0345 732 3436**. 9am-5.30pm every day. In either case, calls are serviced by Relay UK.

SignVideo services are also available if you're Deaf and use British Sign Language:

[halifax.co.uk/contactus/sign-video](https://www.halifax.co.uk/contactus/sign-video)

Calls may be monitored and recorded.

Not all telephone banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

Overdrafts are subject to application and approval and repayable on demand.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

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EH1 1YZ. Bank of Scotland plc is authorised

by the Prudential Regulation Authority and

regulated by the Financial Conduct Authority

and the Prudential Regulation Authority under

registration number 169628.

Lifestyle benefits are administered by

Hawk Incentives Limited, PO Box 1586,

Westside, London Road, Hemel Hempstead,

Hertfordshire, United Kingdom HP1 9SF.

Company Registration Number 4155659. They

use different third party suppliers to provide

each benefit. These are subject to the supplier's

terms and conditions.

This information is correct as of September 2020

and is relevant to Halifax products and services

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