

Halifax Save the Change conditions.

Save the Change® is available with these bank accounts with a Halifax Visa debit card; Ultimate Reward Current Account; Reward Current Account; Current Account; Student Current Account; Basic Account and Smart Spending.

You can transfer change from most things you pay for with your card to one of our eligible Halifax savings accounts. Our website halifax.co.uk/savethechange says which of our savings accounts can be used with Halifax Save the Change.

Halifax Save the Change special conditions

Our agreement with you is made up of:

- the 'general conditions' in your bank account Getting Started Guide;
- the 'general conditions' in the conditions booklet for the eligible savings account you choose: and
- these 'special conditions'.

If a special condition conflicts with a general condition, the special condition applies.

How does Halifax Save the Change work?

When you use your Halifax Visa debit card to buy or pay for something, we'll round up the amount to the next whole pound. We will do this when we take your payment from your account. We'll add the difference ('the change') to the change from the other Halifax Visa debit card purchases we process for you that day. As long as this doesn't take your bank account overdrawn (or further overdrawn) we'll then transfer your total change to your chosen savings account at the start of the next working day.

To work out whether this transfer would take you overdrawn or further overdrawn, we will look at the credit balance you have available to use, less the amount of any card transactions you have made but which have not yet been taken from your account. We explain below what happens over weekends and bank holidays.

What payments can I use Halifax Save the Change with?

We will include the change from any purchases you make using your Halifax Visa debit card except for cash withdrawals made over the counter or through a machine, any purchases of foreign currency, any bill payments made through a machine or any fees you are charged for using a non-Halifax ATM. Your Contactless and Mobile payments are included.

Other important information

- If you pay for something with a whole pound amount, we will not round that purchase up to the next pound.
- If you pay for something in a currency other than pounds sterling Halifax Save the Change will only apply after that transaction has been exchanged to sterling and any charges have been applied.

- If your Halifax Visa debit card transaction is cancelled or reversed (for example if you return an item and get your money back), or if you notify us that you think it was fraudulent, the change from that transaction will stay in the savings account.
- If you have a joint bank account, we will include change from Halifax Visa debit card payments by any of your joint bank account holders. All joint bank account holders must transfer change to the same savings account. You should not register for Halifax Save the Change unless your other joint bank account holders are happy for you to do so.
- If you sign up for Cashback Extras, the cashback you earn will be based on the amount of your purchase or payment without the change that relates to it.

Weekends and bank holidays

Normally:

- Any change you save from Halifax Visa debit card payments we process on a Friday will be added to the savings account on the start of Monday.
- Any change you save from Halifax Visa debit card payments we process for Saturday, Sunday and Monday will be added together at the end of Monday and transferred as one amount for the weekend to the savings account at the start of Tuesday.

Where the Friday, Monday or Tuesday are non-working days, your change will be added over the extra days. The total amount of your change will be calculated at the end of the first working day and transferred to your chosen savings account at the beginning of the next working day (as long as this doesn't take your bank account overdrawn, or further overdrawn).

What if I change my mind?

You can cancel Halifax Save the Change, or alter the savings account you transfer your change to, through Online Banking at any time.

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

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages www.relayuk.bt.com/

SignVideo services are also available if you're Deaf and use British Sign Language: halifax.co.uk/contactus/sign-video/

If you need support due to a disability please get in touch.

If you want to make a complaint, visit a branch or learn more online at: halifax.co.uk/contactus/how-to-complain/

To speak to us, call: **0800 072 9779** (+44 113 366 0167 outside the UK). Adviser service: 24/7.

You can also write to:

Head of Customer Services

Halifax

PO Box 761

Leeds

LS1 9JF

We'll confirm who'll be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are.

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

Save the Change® is a registered trade mark and used under licence.

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

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