

Guide to Changes

For Reward Current Account

For use from 6th March 2020



Guide to Changes

We're making some important changes to your Reward Current Account and your account will be changed to a Current Account from 1st July 2020 unless you call 0345 129 9711, or 0113 369 7711 from abroad (lines open 24 hours a day, 7 days a week), on or before 12th June 2020.

The guide below explains the changes we are making. Please take time to read what's going to change and the action you need to take if you want to keep your Reward Current Account.

Reward Current Account changes from 1st July 2020:

- We are introducing a £3 monthly maintaining the account fee. This fee will not be charged if you pay in at least £1,500 during the calendar month.
- You'll no longer get a £2 reward payment. Instead, if you qualify, you'll be able to earn either £5 or a lifestyle benefit a month for 12 months with Reward Extras.



Reward Extras You can choose one of the offers below, which will last for 12 months. To qualify for a Reward Extras offer in any calendar month, you will need to stay in credit and pay at least £1,500 into your account.

Under the current offers, you can choose to earn a monthly reward by either:

- Spending £500 or more using your debit card in a month; or
- Keeping £5,000 or more in your account every day for a month.

For your monthly reward you can choose to receive £5 or you can select one lifestyle benefit from the following:

- Choose three digital magazines per month, from a selection provided by Hearst; or
- Choose two digital movie rentals per month, from Rakuten TV; or
- One cinema ticket per month which you can use at any UK Vue cinema.

The offer and monthly reward you choose is fixed for 12 months and you can't change it during this time. If you choose the offer 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 taxpayer, 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.

We'll change your account to a Current Account from 1st July 2020 unless you call 0345 129 9711, or 0113 369 7711 from abroad (lines open 24 hours a day, 7 days a week), on or before 12th June 2020.

Because we're introducing a monthly maintaining the account fee for having a Reward Current Account, we will automatically change your account to a Current Account, which does not have a monthly maintaining the account fee.

If you prefer to keep your Reward Current Account you must call us on or before 12th June 2020 on **0345 129 9711**, or **0113 369 7711** from abroad (lines open 24 hours a day, 7 days a week), to let us know and to choose your Reward Extras offer.

Whichever account you choose, your account number, sort code, any direct debits and standing orders and any arranged overdraft you have will stay the same.

If you think these changes mean neither of these accounts are right for you, you can close your account at any time before the changes take effect. Any overdrafts must be repaid in full.

A copy of the updated Getting Started Guide reflecting the changes will be available in branch and online at www.halifax.co.uk/reward from 1st June 2020.

Here's some information about both accounts so you can decide which account is right for you:

Account details	Current Account	Reward Current Account
Monthly maintaining the account fee (From 1st July 2020)	No fee	£3 fee. The fee will be waived if you pay in at least £1,500 during the calendar month
You can earn £5 or a lifestyle benefit each month for 12 months with Reward Extras (From 1st July 2020)	No	Yes
Number of accounts you can have	Up to 3 No restrictions on sole or joint names	Up to 2 One account must be in your sole name and one in joint names
Other product offers available (From 1st June 2020)	No	Yes – Exclusive access to offers on Halifax products



Lifestyle benefits If you choose to receive a lifestyle benefit rather than £5, you can pick from the options below.

- Choose three digital magazines per month, from a selection provided by Hearst; or
- Choose two digital movie rentals per month, from Rakuten TV; or
- One cinema ticket per month which you can use at any UK Vue cinema.

Digital Movie Rentals

- Movie rental codes will be sent via email to your registered email address with instructions on how to choose and access your movies.
- Codes are valid for 35 days from the date of issue and can be used to rent any Standard Definition (SD) or High Definition (HD) movie but are not valid for Ultra High Definition movies.
- Rented movies can be viewed via the link provided in the email, the Rakuten app on compatible devices, or via **www.rakuten.tv**
- For a full list of compatible devices go to **help.rakuten.tv**

Digital Magazines

- A code will be sent via email to your registered email address with instructions on how to choose and access your magazines.
- Codes are valid for 12 months from the date of issue.
- Magazines can be viewed online or downloaded to a smartphone or tablet for reading offline.

Cinema Ticket

- A ticket voucher code will be sent via email to your registered email address and can be used to make bookings online at **www.myvue.com** or at the box office at any Vue cinema in the UK only.
- Voucher codes are valid for up to 12 months from the date of issue and are not subject to time extensions.
- Voucher codes can be used to make bookings for 2D, 3D & Xtreme screenings any day of the week. No additional booking costs apply. Additional upgrade fees will apply.
- Please note that due to Vue's advance booking policy the film and performance you wish to attend may be sold out and seats might not be available. The holder is not entitled to any preferential right over other cinema patrons.

Your option will be fixed for 12 months and you can't change during this time. You will need to ensure that the email address we hold for you is up to date otherwise you will not receive the lifestyle benefit. You can find the full lifestyle benefit terms and conditions at **www.halifax.co.uk/lifestyle-benefits**

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 and starts from the date you select it.
- 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 starts on the day you select it and 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 starts on the day you select it and 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.

Do you need extra help?

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Relay UK Service (available 24 hours a day, 7 days a week) or via Textphone on 0345 732 3436 (lines are open 9am – 5.30pm, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at [halifax.co.uk/accessibility/signvideo](https://www.halifax.co.uk/accessibility/signvideo)

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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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 March 2020 and is relevant to Halifax products and services only. Halifax is a division of Bank of Scotland plc.

