



TELEPHONE BANKING FOR CREDIT CARDS.

A guide to using your telephone banking credit card service



WELCOME TO TELEPHONE BANKING.

A convenient, quick and easy way to manage your Halifax credit card account with one telephone number.



Call us on **0345 944 4555**, we're open seven days a week, 24 hours a day*.



If you need to call us from abroad, you can call us on **01733 573189**.

When you call, please have your 15 or 16-digit credit card number and your 6-digit security number to hand.

If you don't yet have a 6-digit security number, please speak to an adviser who'll be able to send you one in the post.

! Please remember, we'll never ask you for your security number in full, call, or email you for this information.

*Not all Telephone Banking services are available seven days a week, 24 hours a day. Please speak to an adviser for more information.

WHEN YOU CALL.

1



Call **0345 944 4555** (or **01733 573189**)

2

You'll be asked to say or key in your 15 or 16-digit credit card number.

3

You'll be asked to confirm your identity by providing 2 digits from your 6-digit security number.

4

You're now ready to go.

WHAT YOU CAN DO.

Hear your account balance

- You can hear the balance on the account you entered at the start of your call.
- To hear the balance on any of your other accounts, just say “**balance**” or press 1 on your telephone keypad.

Listen to your recent transactions

- Just say “**recent transactions**” or press 2 on your telephone keypad.
- Your transactions will be listed in groups of three, with options to hear more.

Tell us what you'd like to do

- **Our automated service will recognise and respond to what you say, so just tell us what you want to do.**
- If you choose to speak to someone you'll be asked to tell us, in just a few words, what you'd like to talk about. This is so we can make sure we transfer you to the best person to answer your query.
- Here are some typical examples:
 - “I'd like to make a payment”
 - “I'd like to change my credit limit”
 - “I'd like to transfer a balance”

TIPS ON USING THE SERVICE.

When speaking	When using your telephone keypad
Talk at a steady pace, don't shout or speak too slowly	Make sure you're using a touch tone phone, don't hold the buttons down too long
Try to call when there's not much background noise	Use your keypad if you'd rather not be overheard or to enter more sensitive information
Say amounts clearly, for example say “Twenty five pounds and thirty pence”	Key in all the digits, for example for £25.30 key in 2530
When saying dates say the day and month, for example “Twenty first of July”	Key in a 4-digit date, for example for 21st July key in 2107

HERE'S A COMPLETE LIST OF ALL THE SERVICES AVAILABLE, TO HEAR THIS LIST JUST PRESS #.

Service	Press
Adviser	*0
Balance(s)	1
Recent transactions	2
Make a payment (from your Halifax current account)	3
Decrease credit limit	4
Replacement cards or PIN numbers	5
Change your security number (to one that's more memorable)	6
Switch to another account (any current, savings or credit cards)	7
More self service options (see below)	8
To repeat this list	#

More self service options	Press
Search for a transaction (by recent credit amount or amount)	1
Change your security number (to one that's more memorable)	2
Using your cards abroad	3
To repeat this list	#
To return to the previous menu	*#

COMMON INSTRUCTIONS.

Speaking	Telephone keypad
Yes	1
No	2
Cancel (to start over)	*2
Repeat (to hear the last step again)	*3

MAKING A PAYMENT.

To pay your bill just say “pay my bill” or “make a payment.”

- You'll be asked to confirm your Halifax account you want to pay the bill from.
- Then, in pounds and pence, enter the amount. The maximum you can pay in one payment is **£10,000**.
- You'll then be asked when you'd like the bill to be paid. You can pay the bill immediately or enter the date you'd like it paid.
- The automated service will then ask you to confirm all the details.
- If it's all correct your payment will be paid.

DAY-TO-DAY BANKING MADE EASY.

At the Halifax there are lots of ways to manage your money, quickly, easily and conveniently – so you can do your day-to-day banking wherever and whenever it suits you.

You can:

1

Register for Online Banking at halifax.co.uk/aboutonline/register/ call us on **0345 720 3040** or ask at any branch.

2

Sign up to mobile banking in branch, go to halifax.co.uk/aboutonline/mobile-banking/ call us on **0345 720 3040**.

3

Try topping up your mobile at a cash machine or view our online demo at halifax.co.uk so you know how it works when you need it. Find your nearest cash machine at halifax.co.uk/branchfinder or call us on **0345 720 3040**.

FIND OUT MORE.



Call us on 0345 944 4555
seven days a week, 24 hours
a day*



Visit your local branch



Visit us online at halifax.co.uk

Please contact us if you'd like this leaflet in Braille, large print or audio.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 732 3436** (lines are open seven days a week, 9am–5.30pm).

Important information

We may monitor or record calls in case we need to check we have carried out your instructions correctly and to help improve our quality of service. How much we lend and the issue of a credit card depends on our assessment of your circumstances. You must be 18 or over. Overdrafts are repayable in full on demand. Halifax is a division of Bank of Scotland plc. Bank of Scotland plc is registered in Scotland no. SC327000. Registered office: The Mound, Edinburgh EH1 1YZ. Halifax is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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