

Introducing our cancer support team.

Working with

MACMILLAN
CANCER SUPPORT



HALIFAX

Our Cancer Support Team.

When you or someone you care about is affected by cancer, it can feel like your world has been turned upside down.

Our dedicated support team is here to help. We have a confidential free phone service that can help you make plans and deal with money worries.

How we can support you:

- ✓ We may be able to help with mortgage payment holidays and personal bank charges, if your circumstances allow.
- ✓ On all of our personal bank accounts, we will try to stop payments taking you over your limit to help you manage spending. If a payment does take you over your limit or we stop it, you won't be charged.



You can call our Cancer Support Team on **0800 028 2692** Monday to Sunday, 8am to 8pm.

The financial impact of cancer.

If you or a loved one has had a cancer diagnosis it might have an impact on your household budget.

For example, income could go down if you have to stop working. There may be costs for getting to and from healthcare visits. Living costs might rise. You may need to heat your home more or pay for help around the house or garden.



Where does your money go?

Use our online budgeting tool to help you see what you spend. You can decide what's essential. It will help you decide which costs to cut back if necessary.

Visit [halifax.co.uk/managingyourmoney/budget-tool](https://www.halifax.co.uk/managingyourmoney/budget-tool)



Manage your money.

You can use Mobile Banking, Online Banking, or Telephone Banking to keep an eye on your finances. You can find out more at halifax.co.uk



Give someone control of your finances.

If you would like to give someone you trust access to your account we will make it as easy as possible to set up. Come and see us at your local branch or visit our website to find out more about Power of Attorney.

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Other places to get help and support.

Macmillan Cancer Support.

Being told 'you have cancer' can affect so much more than your health. It can also affect your family, your job, even your ability to pay the bills. Macmillan Cancer Support are here to help you from the moment of diagnosis. So you're able to live life as fully as you can.



0808 808 0000

(It's free to call, lines are open Monday to Friday, 9am to 8pm)



www.macmillan.org.uk

StepChange Debt Charity.

An independent charity dedicated to overcoming problem debt with free, tailored advice.

0800 138 1111

www.stepchange.org

Citizens Advice.

Free, confidential and impartial advice on money, benefit, housing or employment problems.

03444 111 444

www.citizensadvice.org.uk

National Debtline.

Free debt advice online or over the phone.

0808 808 4000

www.nationaldebtline.org

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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 Next Generation Text (NGT) Service (Monday to Friday 9am–5pm). If you're Deaf and a BSL user, you can use the SignVideo service available at halifax.co.uk/accessibility/signvideo

How to complain.

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call **0800 072 9779** or **0113 366 0167**. (Textphone **0800 056 7294** or **0113 366 0141**, if you have a hearing impairment.) For more information visit: halifax.co.uk/contactus/how-to-complain

Additional information.

Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information. Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

This information is correct as of November 2019 and is relevant to Halifax products and services only. Halifax is a division of Bank of Scotland plc.

