

HALIFAX HOUSE PRICE INDEX

DISCLAIMER

The Halifax House Price Index ("**Index**") is owned exclusively by Markit Group Limited and its affiliates ("**IHS Markit**") and published by Lloyds Bank plc ("**Lloyds**") on behalf of IHS Markit. Lloyds is the sole person who submits data to IHS Markit in order for IHS Markit to produce the Index. As publisher and sole submitter to the Index, Lloyds and its affiliates are not responsible for, and are not in any way liable to you or anyone else, for any inaccuracies, errors or omissions, regardless of cause, in the data contained in the Index or the Index itself.

The Index is prepared from information that IHS Markit and Lloyds believes is collated with care, but IHS Markit and/or Lloyds do not make any warranty, guarantee or representation as to its accuracy, timeliness or completeness, or its fitness for any particular purpose. The Index is provided on an "as is", "where is" basis. IHS Markit reserves the right to vary or discontinue the Index at any time for regulatory or other reasons. Various factors, including external factors beyond IHS Markit and Lloyds' control might necessitate material changes to the Index.

By using or accessing the Index or any related materials, you expressly acknowledge and agree that you do not rely on any representation, warranty or guarantee made by IHS Markit or any of its affiliates or made by Lloyds or any of its affiliates as a submitter of data contained in the Index and you agree to be bound by these terms. None of IHS Markit, its affiliates, Lloyds, its affiliates nor any other third party will be in any way liable to you or anyone else for any inaccuracies, errors or omissions, regardless of cause, in the data, or for any damages (whether direct or indirect), claims or losses resulting therefrom. Under no circumstances will IHS Markit and its affiliates or Lloyds and its affiliates be liable for any losses or damages (whether direct or indirect) with respect to the use of such data, regardless of whether such losses or damages could have been foreseen or prevented.

All intellectual property rights in the Index belong to IHS Markit unless otherwise specified. The use of the Halifax name and logo on the Index by IHS Markit is under licence from Lloyds and its affiliates. Any unauthorised use of any content appearing herein may violate the intellectual property rights of IHS Markit or Lloyds under relevant intellectual property laws such as copyright laws, trademark laws, regulations and statutes and is strictly prohibited. Persons seeking to place reliance on the Index for their own or third party commercial purposes do so at their own risk.

You agree that you will not or permit or allow anyone to or attempt to commercialise the Index (or any related materials) and that you will not use, allow or permit anyone to (except as expressly permitted in a written agreement with IHS Markit) distribute or otherwise make available the Index or create other products and/or services or derivative products and/or services using the Index (or any related materials). If you transmit, pass on or redistribute the Index (or any related materials), you will ensure that these terms are also made available to any such recipient at the same time and that any use of the Index (or any related materials), is in accordance with these terms.