

# Bank Account

Getting started guide  
For use from 1st October 2018





You'll find everything you need to know about your bank account in this guide.

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# Your account features

Your Halifax bank account comes with great features to make looking after your money nice and easy – including simple ways to bank when it suits you. To help you find the details that are most relevant to you, we've used a simple key. Choose your account from the table below and look for that colour key when reading through the booklet.

Features	Reward Current Account	Basic Account
£2 reward	●	
Credit interest on your account		
Arranged overdrafts (subject to status)	●	
24-hour Online Banking	●	▲
Telephone Banking	●	▲
Mobile Banking	●	▲
Mobile Alerts	●	▲
Visa debit card	●	▲
Set up direct debits and standing orders	●	▲
Use of cash machines (Halifax and LINK)	●	▲
Travel money	●	▲
Sending money outside the UK or in a foreign currency	●	▲
Contactless debit card	●	
Cashback Extras	●	▲
Apple Pay and Google Pay	●	
Pay a Contact	●	▲



























## ▲ Basic Account

Our Basic Account is only available to customers who do not qualify for one of our other accounts.

## ● More about our Reward Current Account

The Halifax Reward Current Account pays you £2 reward payment a month, to say thanks. We give you £2 each calendar month, when, in the previous calendar month, you:

- Pay in £750 or more and;
- Have a minimum of two different direct debit instructions paid from your account and;
- Have not gone overdrawn on your Reward Current Account by the end of any day during the calendar month.

Student Current Account	Expresscash Account
 0.10% gross/AER	 0.50% AER/0.50% Gross variable between £1 and £2,499.99. No interest will be paid on balances over £2,499.99.
 (fee-free up to £3,000 for accounts opened before 2nd Aug 2017) (fee-free up to £1,500 for accounts opened on or after 2nd Aug 2017)	
	
	
	
	
	
	
	
	
	
	
	
	

You'll receive one reward payment which will be paid into your Reward Current Account by the second working day of the following calendar month.

As well as the qualifying requirements, in order to receive a reward payment, your account must be open or not have changed to another type of current account at the time the reward payment is due to be paid into your account.

Expresscash Accounts are for under 18's only.

Interest rates quoted are variable and are paid monthly. Rates correct at the time of printing October 2018.

AER stands for annual equivalent rate and shows what the interest rate would be if interest were paid and compounded each year. (In other words you earn interest on the interest you leave in your account.)

We will pay your interest gross, this means we will not deduct tax automatically from it. Depending on your personal circumstances you may need to pay tax on the interest you earn. You will be responsible for paying any tax you may owe to HM Revenue & Customs (HMRC).

# Managing your account

It's simple to look after your account online, in branch or by phone.



## 24/7 Online Banking

The easiest way to manage your account is online. All you have to do is register at [halifax.co.uk/register](https://www.halifax.co.uk/register) Then you can:

- Check your balance whenever you want
- Move money between accounts
- Pay bills, view and delete direct debits and set up new standing orders.

### Safe and secure

You're covered by our online fraud guarantee, which means we'll pay back any money you lose in the unlikely event that you're a victim of fraud.

Check out [www.halifax.co.uk/online](https://www.halifax.co.uk/online)

## Mobile Banking

Always on the go? You can do your banking on the move with Halifax Mobile Banking. Just use our free app to sign in to Online Banking and you can:

- Check your balance
- See your transaction history
- Transfer money between your personal Halifax accounts
- Make payments to new and existing recipients
- Find your nearest Halifax branch or LINK ATMs in the UK
- Access useful Halifax phone numbers.

Your mobile operator may charge for some services, please check with them. Services may be affected by phone signal and functionality. You must be registered for Online Banking. Terms and conditions apply.

Available to Online Banking customers with a UK personal account and valid registered phone number. Our app is available to iPhone and Android users and currently requires iOS 10.0 or above, or Android 4.4 or above, although the minimum operating system requirements may change in the future. Our app does not work on jailbroken or rooted devices. Device registration required. Mobile Banking services may be affected by phone signal. Terms and conditions apply.

## Everyday Banking at the Post Office

- Check your balance
- Withdraw cash, using your debit card
- Deposit cash or cheques with a paying in slip



## Telephone Banking

**0345 720 3040**

Call us on **0345 720 3040** to access your accounts using our quick and easy 24/7 automated service and our advisers are available 7am to 11pm if you need to speak to someone.

- Check your account balance
- Listen to details of recent transactions
- Pay bills
- Transfer money to other accounts
- Set up or change standing orders and cancel direct debits
- Ask for a new PIN and get information on other Halifax products and services.

Not all Telephone Banking services are available seven days a week, 24 hours a day. Please speak to an adviser for more information. Calls may be monitored or recorded.

# Using your account



## Paying money in

You can pay in cash or cheques at any of our branches over the counter or at an Immediate Deposit Machine (IDM) if they have one. You can even pay foreign currency and cheques into your account. Just ask in branch and we'll talk you through it – including any fees.

## Taking money out

As long as you have enough money in your account, you can withdraw from a cash machine or in any branch.

## Faster payments

It's possible to make faster payments between UK accounts electronically, and these normally just take up to two hours instead of several days. It's a free service but you'll just need to check that the bank or building society you're paying money into accepts this type of payment.

**For more information please see the Bank Account terms and conditions, Section D – Making and receiving payments.**

In this section we explain how to make payments from your account and how soon you can use money paid in.

## Standing orders, direct debits and future dated payments

If you don't have enough money in your account at the beginning of the day a payment is due, you have until 2.30pm to pay money into your account to make the payment that day.

The money needs to be available to use straightaway, so you could transfer money from another personal account you have with us via Online, Mobile or Telephone Banking or pay in cash at one of our branches with a counter.

You can set up a payment up to 31 days in advance if you want to make a one off payment to go to a specific account in the UK. It's a smart way to set up a payment in advance so you don't forget.

## Pay a Contact

Pay a Contact is a way of sending and receiving money. It works by using a mobile number instead of a sort code and account number. Visit [halifax.co.uk](https://www.halifax.co.uk) for further details. Terms and conditions apply.

To receive payments you'll need to register for Pay a Contact through Online Banking or Mobile Banking.

### Jargon buster



**A standing order** – you can set one of these up when you want a regular payment to go to a specific bank account in the UK.

**A direct debit** – allows an organisation to take an amount of money from your account. It's a smart way to make regular payments automatically, so you don't have to worry about remembering them.



# Your Halifax Visa debit card



## A quick, safe way to pay

Your account comes with a Visa debit card that you can use to:

- Pay for just about anything – here and abroad. Just look out for the Visa sign
- Take out up to £500 cash (or equivalent currency) per account holder from cash machines around the world.
- Buy things over the telephone and online. Your card is covered by Halifax Secure for internet purchases – visit [halifax.co.uk/secure](https://halifax.co.uk/secure) to find out more.

### PIN safe

Don't forget to keep your PIN safe at all times by shielding it when using cash machines and buying goods and services in shops.

## If you're under 18

Some transactions, like gambling, may be inappropriate for your age group, so your card will block your purchases in some shops or on some websites that it recognises as being potentially unsuitable.

## Cash machines

As well as getting cash in a dash, you can use some Halifax and Bank of Scotland cash machines to:

- Pay in cheques
- Top up pay-as-you-go mobiles
- Change your PIN
- Pay your bills
- Get a mini statement.

And when you take out cash, it's free from most machines with a LINK logo, but you might have to pay with other cash machines.

## Contactless payments ))) (not available on Basic Account)

In a rush or just have no change? Paying for everyday things couldn't be easier with contactless payments.

Look for the contactless symbol when paying for items up to the value of £30.

**Touch** – your contactless card against the symbol until the light turns green.

**Confirm** – a beep indicates successful payment. For extra security you may need to enter your PIN.

**Approved** – your payment is approved.

## Mobile payment (not available on Basic Account)

Mobile payment is another convenient way to pay with your Halifax debit or credit card. Using the latest contactless technology, it's a simple, secure way to make everyday payments using either your Apple or Google device.



# Overdrafts



## Reward Current Account only

Overdrafts are handy things – especially when unexpected expenses crop up or if everyday costs leave you a little short just before payday. Our overdrafts are easy to understand and manage. We charge a daily arranged overdraft fee when you use it – so you can see exactly what you’re paying each day. And if you’re overdrawn in the day but pay money in to bring your account back into credit by midnight on the same day, you won’t pay the daily arranged overdraft fee for that day.

### Here’s how it all works...

If you...	Your daily overdraft fee will be
Use an arranged overdraft up to and including your arranged overdraft limit	1p per full £7 borrowed

Remember, if you don’t remain in credit during the month you won’t receive a £2 reward payment. Whether you can have an arranged overdraft, and the amount available, will depend upon your personal circumstances at the time you apply for one.

Overdrafts are repayable on demand.

### Representative example

If you use an arranged Overdraft of £1,200 on your Reward Current Account, then we’ll charge you a daily arranged overdraft fee of £1.71.



## Student Current Account only – fee-free arranged overdraft

A fee-free arranged overdraft up to £1,500, which you could keep for up to six years – that’s the length of your course plus one year after you graduate.

The amount of arranged overdraft you get depends on your personal circumstances and whether you make regular payments into the account.

See page 41 for more about our overdrafts and account fees and charges.

## Calculating your arranged overdraft fees

When using your arranged overdraft, you'll pay a fee of 1p a day for every full £7 that you borrow. There are no usage fees and no unexpected charges. You only pay for the amount you borrow for the time you borrow it. Here's an example of how this might work:

<b>Example:</b> An account is overdrawn by <b>£500</b> over the fee-free amount	The daily arranged overdraft fee is <b>1p for every £7</b> you borrow	First, divide the amount of the overdraft by 7 and round down	Then multiply the result by <b>1 penny</b>	This gives the amount we charge each day
	<b>Overdraft of £500</b>	$£500 \div 7 = 71$	$71 \times 1p = 71p$	<b>£0.71</b> per day



### One daily arranged overdraft fee

You'll pay a daily arranged overdraft fee of 1p for every £7 you borrow, over your fee-free amount (if your account has one).

When calculating the daily arranged overdraft fee, we will only use every full £7 you have borrowed, so if you borrow less than £7 you won't be charged.



### Daily charging

Instead of paying all fees in one go each month, a daily arranged overdraft fee, will be charged at the end of each day you use your overdraft including weekends and bank holidays – so you'll pay for what you borrow on the day you borrow it.

This will help you keep track of how much your overdraft costs you.



### If you go over your limit

So all your payments are made, it's important you manage your account within your arranged overdraft limit. If you don't have enough money in your account or you reach your limit, you may not be able to make any more payments. If a payment takes you over your limit or we cancel it, you won't be charged.





## Arranged overdraft

An arranged overdraft is a type of borrowing facility you have agreed in advance with us. With an arranged overdraft we agree to an amount you can borrow. This is your arranged overdraft limit. It lets you borrow money through your current account in the short term. Think of it as a temporary back-up to tide you over until pay day. As long as you're careful, using your overdraft facility can be a perfectly reasonable way to manage your money.

### Daily arranged overdraft fee

A fee we charge daily for your use of an arranged overdraft. You will only be charged a daily arranged overdraft fee for the days you use your overdraft.

### Fee-free amount

#### Student Current Account only

An amount of arranged overdraft on which you don't pay any daily arranged overdraft fees for using it. If your account is overdrawn by less than the fee-free amount, you won't pay any daily arranged overdraft fees for using it.

## Mobile Alerts

It's important to monitor your account regularly to make sure you have enough funds to make any payments due. Our Mobile Alerts service offers a simple way to stay on top of your finances without even having to think about it.

So if we have a mobile number for you, we'll let you know when:

- **You've started using your overdraft and are being charged.** You will only receive this message once when you are first charged for using your overdraft. You have until midnight to pay in enough to avoid future daily arranged overdraft fees. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Mobile, Online Banking or Telephone Banking or pay in cash over the counter in branch.
- **You're nearing your limit.** We'll send a message when your balance falls below £50. If you have an arranged overdraft, we'll also send an alert when you're within £50 of your arranged limit.
- **You don't have enough to pay a standing order.** If you're able to move your money from other accounts, you will have until 2.30pm (UK time) to pay in cleared funds in order to make any payments.
- **You've reached your limit.** You will only receive this message once when you first reach your limit and have zero available funds.

You can receive alerts abroad, but please check with your service provider for any charges you may incur.

You can check if we have a valid number for you – or set one up – through Online Banking, in a branch, or by calling us on **0345 720 3040**. If you don't want to receive alerts you can text STOP to 64449 to opt-out.

If you opt-out you may miss important messages about your account so make sure you keep track of your balance and regularly check your statements through Mobile Banking, Online Banking or Telephone Banking.

Mobile alerts are sent throughout the day, including Bank Holidays. This is a free service for all eligible current account customers. We won't charge you for this service, but if you receive texts while abroad, your network service provider may charge you.

# Cashback Extras



## Earn as you spend with Cashback Extras

With Cashback Extras, you can earn up to 15% cashback, based on the places you usually shop or may like to try. With a wide range of retailers, including clothes stores, DIY outlets and restaurants to choose from, you're sure to find offers you'll love.

Receiving offers from Cashback Extras couldn't be simpler, you just need to be registered for Online Banking and switch Cashback Extras on, then regularly review and activate the offers you want to use.

## How it works



**Click** on each offer in the app or in Online Banking to activate it for use on your next purchase.

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**Shop** with any of your Halifax debit cards, or credit cards if you're the main cardholder.

.....



**Cashback** will be paid straight into your Halifax bank account at the end of the following month. There are no vouchers to redeem or coupons to use.

You'll need to stay registered for Cashback Extras and keep your bank account open to receive your cashback.

You can view the value of the Cashback Extras you've received too. Your Cashback Extras are constantly updated, so check back regularly.

Please note, Cashback Extras are for over 18's only.

Available to Halifax personal bank account customers with a debit/credit card aged 18+ who are registered for Online Banking.

# Important information



## It's important to know

- Although we can't recommend that your account is the right bank account for you, we'll give you all the information you need to be able to make an informed decision. There is no fee for this service.
- If you open a joint account with another person, either of you can withdraw all or part of the balance, write cheques, apply for an overdraft or close the account without the other person's permission.
- Both people are responsible for any debts – such as the overdraft – and fees on the account. This means we can choose to claim the money from either person.
- If you decide you no longer want the joint account or want to take one person off the account, you can request this in any branch.

## Our bank accounts

At Halifax, we know that people's personal circumstances change, which is why we offer a variety of bank accounts to suit all kinds of needs. So if at any stage you'd like to review your option, just let us know.

Visit any branch, call **0345 720 3040** or go to **halifax.co.uk** to find out more. Lines are open 7am to 11pm.

Current accounts are available, subject to status, to personal customers, aged 18 or over who are resident in the UK.

# Bank account terms and conditions

**For Personal Current Accounts**


**Basic Account**

**Applies from 1st October 2018**

## This booklet contains:

- information about how to contact us and how we will contact you;
- an explanation of what makes up our agreement with you for personal banking and related services;
- our terms and conditions, divided into sections setting out what you and we agree to do under this agreement. To help you find what you need, we list the main points of each section under ‘What’s in this booklet?’

## Please:

- read this booklet carefully and keep it for future reference;
- ask us if you have any questions, using the contact details we provide;
- note that the examples (shown by ) in this document help to explain our terms but don’t form part of the conditions.

For information about your statutory rights, please contact your local Trading Standards Department or Citizen’s Advice Bureau.

## How to contact us

<b>To tell us:</b> <ul style="list-style-type: none"><li>• about a change of contact details</li><li>• you’ve forgotten your PIN</li><li>• your cheque book has been lost or damaged</li><li>• you didn’t authorise a payment</li><li>• you think we have not made a payment correctly</li><li>• you think someone knows your security details</li><li>• you want to know our current standard exchange rates</li><li>• about anything else...</li></ul>	<b>Call</b> 0345 720 3040 <b>Textphone</b> <b>0345 732 3436</b> if you find hearing or speaking difficult. <b>Visit</b> one of our branches <b>Write</b> to us at Halifax, PO Box 548, Leeds LS1 1WU.
<b>To report a lost or stolen device (including debit card) or damaged debit card...</b>	<b>Call</b> <b>0800 015 1515</b> (UK) +44 (0) 113 242 8196 (from abroad) <b>Visit</b> one of our branches
<b>To make a complaint...</b>	See Section N ‘ <b>Other important terms</b> ’

If you are registered for Online Banking or you use our Mobile Banking app, you can use it to report a lost or stolen device/debit card, request a replacement debit card or a new PIN.

In Scotland, you can also contact us and give instructions for most day-to-day banking at Bank of Scotland. Some kinds of transaction are not available if you use a Bank of Scotland Counter-free or Mobile Branch and different limits may apply, for example on how much cash you can withdraw.

We strongly recommend you do not use email to give us confidential information or instructions.

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

You can usually use our Telephone, Online and Mobile Banking services and cash machines at all times but occasionally repairs and maintenance may mean a service isn’t available for a short time.



## How we can contact you

We may contact you by post, telephone and electronically using the contact details you give us, including any address you have agreed we should use for electronic communications. We will use these same contact details and appropriate secure procedures to make contact if we suspect fraud or a security threat. We never ask for details about your account, devices, security details or any confidential information by email. So please do not reply to an email asking for this information.

### Meaning of words we've used

card	Any debit or other payment card – or card details – that can be used to make a payment using a payment scheme such as Visa.
electronic or electronically	Any form of message made by any type of telecommunication, digital or IT device – including the internet, mobile banking application, email and SMS.

You must tell us if your name or contact details change. If you don't tell us, we will not be responsible if we cannot contact you or we send confidential information to an old address. We may charge reasonable costs for trying to find you if your contact details are out of date.

### Recording calls

We may listen in to or record phone calls to:

- check we have carried out your instructions correctly and are meeting our regulatory obligations;
- help detect or prevent fraud or other crimes; and
- improve our service.

## What's in this booklet?


Here is a list of the sections in this document, to help you find what's important to you more easily.

Topic	Read more about this
Our agreement with you	Section A
Special conditions	Section B
Checks, account security and keeping you informed	Section C
Making and receiving payments	Section D
How long will your payment take?	Section E
How we calculate reward payments, interest and account fees	Section F
Overdrafts	Section G
How and when we can make changes to this agreement	Section H
How we manage joint accounts	Section I
Can someone else operate your account?	Section J
Who is responsible for any loss?	Section K
Using money between accounts ('set-off')	Section L
Ending this agreement or an account, benefit or service or suspending a benefit or service	Section M
Other important terms	Section N
Additional important information	Section O
Reward payments, interest and account fees leaflet	Section P

# Section A – Our agreement with you

Our agreement with you is made up of:

- the 'general conditions' and the 'special conditions' in this booklet. The 'general conditions', are the main terms for your bank account and for our overall relationship with you for personal banking services, and the 'special conditions' are the product-specific terms for your chosen bank account; and
- the 'additional conditions', which are the details of reward payments, interest rates, charges and other terms that apply to a specific account or service that are not set out in the general conditions or the special conditions. We give these to you when speaking to you or in documents such as our application forms, letters or leaflets (such as an account's 'Getting started guide'), on our website and in our 'Reward payments, interest and account fees' information found in Section P.



Additional conditions include things like how to qualify for a particular account, service, reward payment, rate or benefit.

If an additional condition or special condition conflicts with a general condition, the additional or special condition applies.

You must not open or use a personal account to hold money for someone else (including as a trustee or personal representative) or for the purpose of a business, club, charity or other organisation without our consent. We have different agreements for customers who are not personal customers.

You explicitly consent to us accessing, processing and retaining any information you provide to us, for the purposes of providing payment services to you. This does not affect any rights and obligations you or we have under data protection legislation. You may withdraw this consent by closing your account.

Meaning of words we've used	
account	Any account you hold with us that is covered by this agreement.
Lloyds Banking Group	This includes us and a number of other companies using the Halifax, Bank of Scotland and Lloyds Bank brands and their associated companies. You can find more information on the Lloyds Banking Group at <a href="http://www.lloydsbankinggroup.com">www.lloydsbankinggroup.com</a>
we, us, our	Bank of Scotland plc. Halifax is a division of Bank of Scotland.

We explain the meaning of some other words at the start of each section of this booklet.

# Section B – Special conditions

In this section we explain the specific conditions and product features that apply to our different bank accounts.

Some of our branches are Counter-free and are designed to give access to your account mainly by using cash machines and immediate deposit machines (IDMs). Some kinds of transaction are not available at our Counter-free branches, and different limits may apply. In addition, some self-service facilities are not available at every branch.

## 1. Who is eligible to apply for our bank accounts?

We have age restrictions on our accounts.

Account name	Age
Expresscash accounts opened before 14/10/2016	11–15
Expresscash accounts opened on or after 14/10/2016	11–17
Basic Account	18 or over
Reward Current Account	
Ultimate Reward Current Account	
Student Current Account	

## 2. How many accounts can I have?

There are limits on the number of accounts you can have and what you can then do.

Account name	Number of accounts	Can they be sole or joint accounts?	Can either of you sign and give account instructions on behalf of the other?
Expresscash	1	It can only be in your name	n/a
Student Current Account			
Basic Account	Up to 2	One account must be in your sole name and one in joint names	Yes
Reward Current Account			
Ultimate Reward Current Account	1	It can be in your sole name or joint names	Yes, if you have a joint account

## 3. How much cash can I take out each day?

- 3.1 You can take money out from our branches with counters or from Halifax, Bank of Scotland or LINK cash machines or any Post Office, but there may be limits to the maximum amounts you can have every day.

Cash machine	Limits at branches with a counter	Post Office®
£500	£2,500	£300

At Counter-free branches you can only take out cash (notes only) using one of the cash machines. You cannot withdraw coins at our Counter-free branches. If you use a Bank of Scotland Mobile Branch, you will usually be able to withdraw up to £300 a day in cash.

- 3.2 If you want to withdraw more than £2,500 a day from a branch but it doesn't hold enough cash for you, you will need to give it at least 24 hours' advance notice.
- 3.3 You can make balance enquiries at any Post Office.

## 4. Where can I find details of how much interest I get or of reward payments, fees and charges for my account?

In Section P, you can find details of the different interest rates paid on accounts, as well as the criteria for reward payments being paid and fees and charges. We also display this information on our website and you can ask for details at any time by telephone or in one of our branches.

## 5. What other special conditions apply to my account?

On some of our accounts, additional special conditions apply. These are below.

### Expresscash (accounts opened before 14th October 2016)

Once you are 16 years old, the account special conditions will no longer apply. We will write to you to tell you about the new special conditions that apply to your account at least 2 months before any changes take effect.

### Expresscash (accounts opened on or after 14th October 2016)

Once you are 18 years old, the account special conditions will no longer apply. We will write to you to tell you about the new special conditions that apply to your account at least 2 months before any changes take effect.

### Basic Account

Our Basic Account is for customers who are legally resident in the EU and do not qualify for one of our other bank accounts. We do not provide a cheque book or arranged overdraft with this account.

We may decide to close your account if we become aware that you have:

- opened another payment account in the United Kingdom;
- given us false or misleading information when you applied for the account which, had we known about it at the time, would have caused us to refuse to open your account;
- not used your account for more than 24 consecutive months;
- used or tried to use your account unlawfully or have acted threateningly, abusively or violently towards our staff; or
- left the EU or reside in a state that is no longer part of the EU.

If we decide to close your account, we will write to you at least two months before, explaining our position unless this would mean we would be breaking any law, regulation, code, obligation or duty (including to our staff). We won't write to you two months before if we are closing your account because you have used it or tried to use it for illegal activity, or you have provided incorrect information or have acted in an abusive, threatening or violent way.

From time to time we will review your financial circumstances and the way you are using your account. We may decide to move you to a more suitable account if you become eligible for it. We will write to you about this at least two months before moving your account, giving our reasons.

For customers who open a Basic Account from 2nd September 2016, for fraud and security reasons, if you apply for your account while living outside the UK, we will not open your account until you have registered for Online Banking. Once registered, you will receive statements and certain other correspondence electronically. You can choose to receive these on paper at any time.

### **Student Current Account**

You must be studying full time on a degree course or equivalent course of further education. The longest you can hold an account is 6 years, including the year after you finish being in full-time education. Once you stop qualifying, these conditions no longer apply. We will write to tell you about the changes to your account at least 2 months before.

### **Ultimate Reward Current Account**

1. Customers must pay a monthly fee ('maintaining the account fee'), which we deduct from the account by the second working day of the month. The maintaining the account fee is paid monthly in arrears. The first monthly maintaining the account fee will be proportionate to the number of days the account has been open. In return for the maintaining the account fee, you will receive a range of account benefits. These include the day-to-day standard features of a bank account, the enhanced banking services associated with this account, and a range of other benefits ('the Benefits Package'). The Benefits Package is part of an integrated package. We do not give additional value or discount to customers who use only the account or the insurance benefits (or both). All customers are entitled to benefit from the whole Account Benefits Package (where it applies). None of the benefits are available on their own or can be removed from the package. Details are set out below.
2. If you close your Ultimate Reward Current Account or transfer it to another of our accounts, your final maintaining the account fee will be proportionate to the number of days from the last fee debit day to the date of closure or account change.
3. **Your agreement**

In opening an Ultimate Reward Current Account, you agree to be bound by the specific conditions applying to each benefit, including the insurance policies that form part of the Benefits Package. This means we provide the Ultimate Reward Current Account and you have separate

contracts of insurance with each insurance company. You agree that any fees, premiums or claims money held by members of our group and its agents are held by them as agents of the policy's underwriters.

We do not charge you any fee in connection with the insurance. You agree to the policy conditions issued to you for the insurance cover and other services that make up the Benefits Package. You also agree that the insurers or service providers have the right to change the cover or conditions in line with the relevant policy conditions.

#### **4. Ending of the benefits**

The insurance cover and other services that come with the Benefits Package end if:

- a) your Ultimate Reward Current Account is closed;
- b) you do not pay the maintaining the account fee;
- c) your account is changed to another type of account;
- d) your residential address is no longer in the UK.

There is no effect on any other insurance policies you have taken out yourself at a discount that are not part of the Benefits Package.

If a sole account holder dies, the benefits and policies automatically cease. If one of two joint account holders dies, the benefits and policies pass to the survivor.

#### **5. Changing the insurer**

You agree that we can change the insurer of any of the insurance policies or the providers of any of the other services by giving you notice in good time. We will do so before the change takes effect if that is required by a code of practice that applies to us or our regulators or another similar body.

#### **6. Varying the package**

We may vary all or part of the Benefits Package or maintaining the account fee (or both) under Section H. If we vary the Benefits Package, we will give you at least two months' advance notice. If any insurance cover and other services you have as part of the Benefits Package are being withdrawn, they will continue during the notice period for that insurance policy from the date we notify you. When the notice expires, we may revise the maintaining the account fee to reflect the amended Benefits Package. If we completely withdraw the Benefits Package, we may also vary the terms of your account to reflect one of the other current accounts in our range that has similar features but no Benefits Package. There is no effect on other insurance policies you have taken out yourself at a discount, which do not form part of the Benefits Package.

If you provide any false or inaccurate information to us or to the companies providing the policies under the Benefits Package, we and they will be entitled to cancel the cover immediately without giving you notice.

## 7. What is included in the Benefits Package?

The benefits you are entitled to with your Ultimate Reward Current Account are set out in the Ultimate Reward Current Account's 'Getting started guide'. The Benefits Package includes:

<b>Worldwide multi-trip family travel insurance</b>	<ul style="list-style-type: none"><li>• The maximum age for cover is 70 years (cover will therefore cease on your 71st birthday) and is only available to UK residents.</li><li>• Includes winter sports and golf.</li><li>• Covers two adults and any number of children under the age of 18; or any children under the age of 24 in full-time education.</li><li>• Customers' pre-existing medical conditions must be notified to the policy's underwriters, who may decide that top-up cover is required.</li><li>• Cover renews month by month subject to payment of maintaining the account fee.</li></ul>
<b>AA Breakdown Cover</b>	<ul style="list-style-type: none"><li>• Covers you (and a joint account holder if any) in vehicles in which you are the driver or passenger (unless used for hire and reward).</li><li>• Includes AA Roadside, Home Start and Accident Management.</li><li>• Applies to residents of the UK, Channel Islands and Isle of Man only.</li><li>• Standard conditions and exclusions apply.</li><li>• No refund is available if you cancel the policy.</li></ul>
<b>Mobile phone insurance</b>	<ul style="list-style-type: none"><li>• One mobile phone (two if a joint account) is covered against loss, theft, accidental or malicious damage, breakdown, liquid and water damage up to a maximum claim limit of £2,000 per phone.</li><li>• The maximum limit of cover for unauthorised calls is £500, including VAT, for a pay-as-you-go phone; and £1,500, including VAT, for a monthly contract phone.</li></ul>
<b>Home emergency cover</b>	<ul style="list-style-type: none"><li>• Up to £250 towards the cost of securing your home in the event of a sudden and unexpected home emergency.</li></ul>
<b>Card cancellation</b>	<ul style="list-style-type: none"><li>• Only one phone call is needed for all your lost or stolen financial cards to be cancelled and replaced.</li></ul>

Cover for the above benefits becomes active at the point you open your account.

## 8. Who provides the insurance and other policies?

Travel insurance is arranged through AXA Insurance UK plc. (Registered Office) 5 Old Broad Street, London EC2N 1AD. Registered in England No. 78950, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312.

AA Breakdown Cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services). Head Office: Fanum House, Basing View, Basingstoke, RG21 4EA.

Accident Management is underwritten by Acromas Insurance Company Limited. Registered Office: 57–63 Line Wall Road, Gibraltar. UK branch address: Acromas Insurance Company Limited, Enbrook Park, Folkestone, Kent CT20 3SE.

Mobile Phone Insurance is arranged through Lifestyle Services Group Limited (Financial Services Register No. 315245). Lifestyle Services Group Limited is registered in England. No. 5114385. Head Office: Emerald Buildings, Westmere Drive, Crewe, CW1 6UN. Authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activity only. The Policy is underwritten by Assurant General Insurance Limited Head Office: Emerald Buildings, Westmere Drive, Crewe, CW1 6UN, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202735).

AXA Assistance (UK) Limited provides the home emergency services described under the Home Emergency section of this policy. This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. Registered address for Inter Partner Assistance SA (IPA) & AXA Assistance (UK) Limited is: The Quadrangle, 106–118 Station Road, Redhill, Surrey, RH1 1PR.

Card Cancellation is provided by Citymain Administrators Ltd (part of the SPB UK & Ireland Group Companies), registered in England and Wales. Company No: 03979666. Registered office: 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire, PO6 3EN.

## 9. Extra account benefits

In addition to the Benefits Package, we may offer you extra benefits. Details of these extra account benefits will be given to you on account opening or from time to time. We may vary, withdraw or replace all or part of the extra account benefits at any time. Check our website or call us for details of the current benefits.

In the following sections we set out the general conditions for your bank account.

## Section C – Checks, account security and keeping you informed

We need to make sure that only you can access your accounts. This section explains what you and we both need to do to protect your information and accounts. It also covers the information we will give you about your account.

### Meaning of words we've used

device	Anything such as a card, electronic wallet, smartphone or another device that you can use on its own or in combination with your security details to access your account or give instructions.
security details	Details or security procedures you must follow or use to make an instruction, confirm your identity or access a device (for example a password, security code (or PIN) or biometric data such as a fingerprint).

#### 1. How do we know we are dealing with you?

- 1.1 We will assume we are dealing with you and will provide information about your accounts and services and act on instructions (without further confirmation) if we have checked your identity, for example in one of the following ways or in any other way we may introduce:

Method of instructing us	Check
In person in a branch	Evidence of identity (such as a passport) or use of a device with security details
By cheque or in writing	Your signature
Telephone, Online or Mobile Banking or using a device	Use of your security details
Contactless	Use of a device

#### 2. How do you and we keep your account secure?

- 2.1 We will do all we reasonably can to prevent unauthorised access to your accounts and to make sure they are secure.
- 2.2 You must:
- follow instructions we give you, which we reasonably consider are needed to protect your accounts from unauthorised access;
  - not let anyone (even someone sharing a joint account with you) use your device or security details;
  - not let anyone give instructions or access information on your accounts unless they have a separate arrangement with us or you have authorised them to operate your account for you;
  - if there is a signature strip on a card we give you, sign the card as soon as you receive it;
  - keep your device secure and protect it from damage; and
  - do all you reasonably can to prevent anyone else finding out your security details.

#### You should:

- carry out regular virus checks on devices you use for Online Banking or mobile services.

#### You should not:

- tell anyone your security details;
- change or copy any software we provide, or give it to anyone else;
- choose obvious passwords or codes (such as your date of birth) as part of your security details;
- write your security details on, or keep them with, your device or banking documents;
- write down your security details in a recognisable way; or
- let anyone listen to your calls with us, or watch you entering or using your security details.

- 2.3 You must tell us as soon as possible (see **How to contact us**) if you:

- a) think any device or security details have been lost, stolen, damaged or are being misused; or
- b) think someone can access your accounts without your authority or has discovered your security details.



If your card details are stored on a device (like a smartphone), you should tell us if you lose your device.

- 2.4 If we, the police or other authorities are investigating any misuse (or alleged unauthorised use) of your accounts, you must provide information and help that we or they ask for if the request is reasonable. We, the police or other authorities would never ask you for your security details. We may pass related information to other banks or companies involved in payment processing, or to the police or other authorities, in the UK or (if appropriate) outside of the UK.
- 2.5 You are responsible for checking statements, text messages or other account information we give you. We will correct any errors as soon as reasonably possible after becoming aware of them.

**3. How will you get statements and other information?**

- 3.1 We will normally provide a statement each month that there are payments out of the account. You can ask us to provide statements less often than monthly, but we will always provide a statement at least once a year. Each statement will set out all the payments into and out of your account and will contain other information about those payments.
- 3.2 We normally send statements by paper but if you have registered for Online Banking, we may provide statements electronically. If we do so, we may also send you paper statements, but we may choose to do so less often. For example, if we provide electronic statements monthly, we may send paper statements annually.
- 3.3 You can also ask us for information about your payments at any time. You can do this or order a paper statement at any branch or through Telephone Banking. If we have already provided a statement on paper, we will charge you for a duplicate.

## Section D – Making and receiving payments

In this section we explain how you can ask us to make payments from your account and how soon you can use money paid in. You can also use a third party provider to make payments on certain accounts (you can find out more about third party providers in Section J). If you do use such a provider, those payments will be made in the same way we set out in this section. We also explain how to stop payments and what happens if something goes wrong.

**Meaning of words we've used**

cut-off time	The latest time we can process instructions or add payments to an account.
device	Anything such as a card, electronic wallet, smartphone or another device that you can use on its own or in combination with your security details to access your account or give instructions.
IDM	Immediate Deposit Machine.
security details	Details or security procedures you must follow or use to make an instruction, confirm your identity or access a device (for example a password, security code (or PIN) or biometric data such as a fingerprint).
Single Euro Payments Area (SEPA)	In Section O, we include a list of the countries in SEPA.
working day	Monday to Friday (except English bank holidays). You can give some instructions for payments on non-working days, but we do not complete their processing on our systems until the next working day except for card payments. This is explained below.

The time periods given assume we receive a payment or payment instruction before the cut-off time on a working day. If it is received after the cut-off time or on a non-working day, we will treat it as being received the next working day, except cash paid into a branch over the counter at a branch with a counter on a non-working day which will show in the account, and you can use it, on the day you pay it in.

**4. How can payments be made into your account?**

4.1 Payments in pounds can be made into your account by cheque, direct transfer from another account and in cash; and by cheque or direct transfer from international accounts in other currencies. Cut-off times for payments into your account depend on how the payment is made. The table below shows our cut-off times for receiving payments by cash, cheque or direct transfer.

Method	Cut-off time
Branch counter	Branch closing time
IDM (if available)	Branch closing time (or 2pm in Northern Ireland)
Express Pay-In (if available) or Bank of Scotland Depositpoint™ (if available)	One hour before branch closing time or, if the branch closes at 5pm or later, 4pm
Post Office with a counter service	As stated by the Post Office
Halifax cash machine (that accepts payments in)	End of the day
Electronic transfer from another bank account	End of the day

The tables below show how we process these payments.


**4.2 Paying in cash at Halifax or (in Scotland) Bank of Scotland**

Method	If paid in by the cut-off time, does cash show in your account that day?	Can you use cash the day it is paid in?	From the day cash is paid in, does it affect any reward payment or interest you get or daily arranged overdraft fee you pay?
Branch counter	Yes	Yes – immediately after it is counted.	Yes
IDM (if available)		Yes – soon after the cut-off time when the cash is counted.	
Express Pay-In (if available) or Bank of Scotland Depositpoint™ (if available)			
Post Office with a counter service	No – the cash will show in your account, will be available for you to use and will affect any interest or reward payments you get or daily arranged overdraft fee you pay from the day we receive it from the Post Office. Usually this will be the next working day.		
Cash machines (that accept payments in)	No – we will count the cash the next working day; from that day, it will show in your account, you can use it and it will affect interest or any reward payments you get or daily arranged overdraft fee you pay.		

You can deposit cash at most Post Offices using a personalised paying-in slip. Please ask the Post Office you intend to use if they offer this service.

Paying in coins – in any day we will usually limit you to ten bags of coin, regardless of the number of accounts you have. You cannot use one of our Counter-free branches to pay coins into your account.

Paying in cash through a Bank of Scotland Mobile Branch – in any day we will usually limit you to £5,000, of which no more than five bags can be coin.



If you pay cash into a Halifax cash machine on Monday, you will be able to use it as soon as we have counted it on Tuesday.



### 4.3 Direct payments received from another bank account

Paying-in method	Does the payment show in your account on the day we receive it?	Can you use the money on the day we receive it?	From the day the payment is received, does it affect any interest or reward payment you get or daily arranged overdraft fee you pay?
Transfers on a non-working day between two personal accounts (A) and (B) in your name with Halifax	No – it will show in B on the next working day.	Yes – immediately available in B.	No – it will count for interest or reward payments paid or daily overdraft fee charged in A until it is shown in B.
Any other direct payment (e.g. standing order, direct transfer)	Yes	Yes – immediately.	Yes

### 4.4 Cheques in pounds paid in at Halifax and most Post Offices

Payments show in your account on the working day we receive the cheque. If you pay in any cheque into a cash machine (that accepts cheque payments in) and/or an Express Pay-In (if available) after the cut off time, you should add an extra working day to the timings.

If you pay in a cheque at a Post Office with a counter service, the Post Office will send your cheque onto us. This means you will usually need to add one extra working day to all the timings in the table below (or two extra working days if you pay it in after the Post Office's cut-off time). You can pay in cheques at most Post Offices using a personalised paying-in slip and a cheque deposit envelope. Please ask the Post Office you intend to use if they offer this service, and what its cut-off time is for accepting deposits.

The table below explains what happens while the cheque is being 'cleared' (collected from the other bank).

We use one of the two clearing processes:

- The '2-4-6' process
- The 'Cheque Imaging' process (being introduced during 2018)

The 'Cheque Imaging' process will be introduced gradually, and if we are using the new process we'll display a notice when you pay in a cheque.

If you need to be sure a cheque has been paid, you should pay it in over the counter at a branch with a counter and ask for 'special presentation' of the cheque. There is a charge for this service.

Cheque clearing process	When will the payment affect interest or reward payments you get or daily arranged overdraft fee you pay?	When will the payment be available for you to use?	When can the cheque be returned unpaid?
<p><b>'2-4-6'</b></p> <p>Cheques paid into a Halifax/ Bank of Scotland:</p> <ul style="list-style-type: none"> <li>• branch counter;</li> <li>• Cash machine that accepts cheque payments in;</li> <li>• Express Pay-In (if available);</li> <li>• Depositpoint (if available);</li> <li>• IDM (if available)</li> </ul>	From the second working day after we receive the cheque	From the fourth working day after we receive the cheque	Up to the end of the sixth working day after we receive it <i>even if you have already spent it (which may put you into overdraft)</i> .  From that time, we cannot take money from your account without your consent if the cheque is returned unpaid, unless you have been fraudulent.
<b>'Cheque Imaging'</b>	By 11.59pm on the working day after we receive the cheque	From 11.59pm on the working day after we receive the cheque, at the latest	Up to 11.59pm on the working day after we receive the cheque

### **'2-4-6' clearing process**



If you pay a cheque in pounds into your account over a counter at a Halifax branch on a Monday, you will see it on your account the same day. It counts towards any interest or reward payment on Wednesday (2 working days), you can use the money on Friday (4 working days), and we cannot take the payment out of your account after the following Tuesday (6 working days).

### **'Cheque Imaging' process**



If you pay a cheque in pounds into your account on a Monday, you will see it on your account the same day. It counts towards any interest or reward payment and you can use the money on Tuesday by 11.59pm at the latest.

### **Important information**

We may refuse a cheque for payment into your account if it is more than six months old.

## **4.5 Receiving money from outside the UK or in a foreign currency**

If we receive a direct payment in a foreign currency, we will convert it into pounds before we pay it into your account. We will then treat it like any cash deposit or direct payment (see above). For some non-EEA currencies, we may be unable to convert the payment into pounds on the day we receive it. If so, we will convert it as soon as we are reasonably able to and will add it to your account up to two working days after we receive it. We'll also value date it on the date we receive it.

### **What rates and charges apply to these payments?**

- You can find out our current standard exchange rate for the payment by calling us (see **'How to contact us'**). Please note that the rate may change by the time we receive the payment.
- We may take our charges for dealing with a payment before we add it to your account. If we do this, we will tell you the full amount of the payment and the charges that applied.

## **4.6 Foreign cheque payments**

If you want to pay in a foreign currency cheque, or a cheque in pounds, where the paying bank is outside the UK, the Channel Islands, the Isle of Man or Gibraltar, you must sign your name on the back of the cheque. We may not be able to accept cheques in all foreign currencies. We generally try to 'negotiate' a cheque but if we can't, or if you ask, we can 'collect' it.

### **Negotiating or collecting a cheque – what's the difference?**

If we negotiate the cheque, we will buy it from you by paying you the amount of the cheque or the pound equivalent on the working day after we receive it using our standard exchange rate for the payment.

If we collect the cheque, we send it on your behalf to the paying bank. We may use an agent to do this. We will pay the amount of the cheque or the pound equivalent using our standard exchange rate for the payment into your account on the day we get payment from the paying bank. The time this takes will vary depending on the paying bank or its country. You can ask us for details.

Any foreign currency cheque will only affect any interest or reward payment we pay or daily arranged overdraft fee we charge from the working day that the funds are credited to your account.

If the foreign bank later returns the cheque or asks for the money to be returned, we will take the currency or the pound equivalent from your account. If we converted the cheque to pound, we will change it back into the foreign currency using our standard exchange rate for the payment. We will do this even if you have already spent the money or it will put you into overdraft.

This normally means we take more from your account than we originally paid in. The exchange rate for the foreign currency may also have worsened between our paying the money in and taking it out.

### **Additional information about foreign cheques**

- We take charges for dealing with foreign cheques and pass on to you any charges by the foreign bank, including any charges resulting from the foreign bank returning the cheque unpaid or asking for the money to be returned. We take these charges from the account you told us to pay the cheque into.
- Occasionally we cannot get payment of foreign cheques because of local foreign-exchange or other restrictions.
- If we have any costs or other obligations as a result of negotiating or collecting a foreign cheque, you must reimburse us and take any other steps needed to put us in the position we would have been in had we not tried to negotiate or collect the cheque.

## **4.7 General terms about payments**

If we are told, for example by another bank, that money has been paid into your account by mistake, we can take an amount up to the mistaken payment amount from your account. We do not have to ask you to agree to this, but will let you know if it happens. We will act reasonably and try to minimise any inconvenience to you.

If we become aware that a payment into your account was made by mistake or fraud within two months of receiving the payment, we will:

- make sure the amount of the payment is not available to you to use (we might do this by taking the amount out of your account or by limiting access to the amount in the account); and
- tell you we will return the payment to the paying bank unless you tell us within 15 working days that the payment was not made by mistake or fraud. If you do not respond within 15 working days, we will return the amount to the paying bank.

If we become aware that a payment into your account was made by mistake or fraud more than two months after the receipt of the payment, we will normally contact you before restricting your use of the amount in the account.

If we cannot return the funds to the payer, we may give information about you and your account to the payer's bank so they can recover the money.

We may refuse to accept a payment into an account or make a payment from it if we reasonably believe that doing so may:

- a) cause us (or another company in the Lloyds Banking Group) to breach a legal requirement; or
- b) expose us (or another company in the Lloyds Banking Group) to action from any government or regulator.

## **5. How can you take cash or make payments out of your account?**

### **5.1 Making a payment**

If you want to make a payment or withdraw cash, we will check we are dealing with you as set out in Section C.

If we receive a payment instruction after the cut-off time on a working day, we will act on it on the next working day. The cut-off time for making payments depends on how and where a payment is to be made, but for a payment in pounds within the UK is not usually before 2.30pm (UK time). You can ask us for details, and we give some extra information about cut-off times for particular payments in Section O.

If you ask us to make a payment on a future date, we will make the payment on that date, unless it is a non-working day, in which case we will make the payment on the following working day.

### **What happens if you don't have enough available funds?**

If you ask us to make a standing order or future-dated payment and do not have enough available funds to make the payment on the due date, we will try again to make the payment later that day. If there are still not enough available funds, we will make a final try on the next working day before refusing the payment.

If you want to make any other type of payment but don't have enough available funds in your account to cover it at the start of the day, you have until 2.30pm that day to pay money in to make sure the payment goes. If you still don't have enough available funds after 2.30pm, we won't make the payment. We won't charge you for this and we'll tell you we've refused the payment.

## **5.2 Payment details**

For us to make a payment for you within the UK, we normally need the sort code and account number or card number and any other details we ask for. For some payments we may ask for different details; for example, we will ask you for a mobile telephone number if you use the Pay a Contact service.

To send money outside the UK or in a foreign currency we will also need the recipient's full name and address, their bank's name and address and the following details:

- For payments in euro to a bank account in a SEPA country – The international bank account number (IBAN) of the recipient's account. Sometimes we will also need the business identifier code (BIC).
- For payments in a currency other than euro to a bank account in a SEPA country – The international bank account number (IBAN) and the business identifier code (BIC) of the recipient's account.
- For any other payment – The recipient's account number and other information we need for the particular payment, for example if there are individual requirements in the country you wish to send money to.

You must check that the details are correct before asking us to make a payment.

## **5.3 When can we stop you making payments?**

We can stop or suspend your ability to make payments using any device or security details if we reasonably consider it necessary because of:

- security – including if you tell us you have lost your device;
- suspected unauthorised or fraudulent use of a device or your security details; or
- a significantly increased risk that you may be unable to pay any money you owe us on the relevant account.

If we do this, we will act in a reasonably appropriate way and will try to reduce your inconvenience. Unless the law prevents us doing so or we reasonably believe it would undermine our security measures, we will try to contact you in advance to tell you we are doing this and why. If we cannot tell you in advance, we will tell you as soon as possible afterwards.

If we stop a card or other device, you must not use it, and we can take it if you try, for example in a cash machine.

#### 5.4 When can we refuse to act on an instruction?

We can refuse to make a payment or allow a cash withdrawal if:

- our internal security controls require you to produce additional identification or prevent us carrying out the transaction (for example, if it is for more than the maximum amount we set at any time) – we will let you know if we are stopping a payment for this reason;
- the payment seems unusual compared with the way you normally use your account, in which case we may investigate further, for example by calling you;
- you do not have available funds to make the payment or you have exceeded a limit we have applied to your account or device – such as the daily limit for withdrawals from cash machines;
- the payment instruction is not clear or does not contain all the required details;
- the account you want to pay is not included in the Faster Payments scheme – you can check this with us in advance;
- there is a regulatory requirement that tells us to;
- we reasonably believe that you or someone else has used, is using or obtaining, or may use or obtain a service or money illegally or fraudulently;
- we reasonably believe that someone else may have rights over money in your account (in this case we can also ask – or require you to ask – a court what to do, or do anything else we reasonably need to do to protect us); or
- any other reason set out separately in this agreement applies.

#### 5.5 What happens if we refuse to act on an instruction?

Unless the law prevents us, we will try to contact you to tell you we are refusing, or are unable, to act. We will do this as soon as we can and before the time any payment should have reached the bank or building society you are sending it to. If you are using a card to make a payment or withdraw cash, the retailer or organisation that owns the cash machine will tell you the payment has been refused. For certain contactless transactions, the retailer or organisation may not be able to confirm at the point the card is used that the transaction has been refused. If you want to check whether a transaction has been accepted, you can call us (see **'How to contact us'**).

#### Additional information about failed payments

- You can contact us to find out (unless the law prevents us telling you) why we have refused to act on your payment instruction and how you can correct any factual errors that led to our refusal.
- We are not liable if a retailer or another organisation (or its cash machine or other machine) does not accept your card or card number.

#### 5.6 Making direct debits

We allow direct debit payments to be collected from your account on the date specified in any direct debit instruction you have given to a business or other organisation in the UK. They will normally tell you at least 10 working days before changing the payment dates or amount of money to be collected from your account, unless you agree otherwise.

#### 5.7 Using your device for payments

If you use your card to withdraw cash or to make a payment, we will take the funds from your account after we receive confirmed details of the withdrawal or payment from the relevant payment scheme (such as Visa or MasterCard). This may be on a working or a non-working day.

If you use your device for a transaction (e.g. a cash withdrawal or a payment) in a foreign currency, we will convert it to pounds on the day it is processed by the payment scheme. The exchange rate we use is set by the payment scheme. We also apply charges to these transactions. You can find our charges in Section P. You can find out the current exchange rate by calling us (see **'How to contact us'**).

#### Additional information about card payments in another currency

If you use your card to withdraw foreign currency from a cash machine in the UK, you will be dealing with the bank operating the machine (rather than us) for the conversion into foreign currency. That bank will set the exchange rate and may also charge you for the conversion.

We may replace your card with a different type of card available under this agreement following a review of your personal circumstances. We will tell you about the features of the card when we send you the replacement card. If the change would alter the terms of this agreement, we will give you notice as set out in Section H.

#### 5.8 Can you cancel or change a payment?

You cannot change or cancel a payment instruction that you have asked us to make immediately (including payments by card) but you can cancel a direct debit, standing order, regular card payment and any other

payment you asked us to make on a future date. To do this, you must tell us by the end of the last working day before the payment is due to be made. If you wish to cancel or change a direct debit or regular card payment (or if your account or card details change), you should also tell the business or organisation you're making the payment to, so they can cancel or change it as well.

If we have sent money outside the UK or in a foreign currency, we can only recall it (or any part of it) if the recipient bank agrees.

If you ask us to cancel a payment instruction we may charge you our reasonable costs for trying to cancel it, whether or not we succeed. We will tell you the amount of our charges for this at the time you ask to cancel, but this will never be higher than our reasonable costs. In addition, if we have sent money outside the UK or in a foreign currency and it has been returned to your account, we will change it back into pounds using our standard exchange rate for the payment. That exchange rate may be different from the exchange rate applied to the original payment, so the amount paid back into your account may be less than that originally taken.

If we are told by a banking industry payment scheme such as the Current Account Switch Service that a person you have asked us to pay has switched their account to another bank, we will update your instruction with the new account details. This will mean your payment reaches the correct account within the agreed timescales.

### 5.9 Making, cancelling and replacing cheque payments

When we receive a cheque you have written, we will take the money from your account on the same day. We may not accept a cheque for payment out of your account if it is more than six months old. You are responsible for making sure you have available funds in your account to cover any cheques you have written.

You may be able to cancel a cheque that has not yet been paid by visiting a branch or calling us with details of the cheque number, amount and date, the payee and similar details for any replacement cheque. We may charge for trying to cancel the cheque, whether or not we succeed.

If someone asks you to replace a cheque (because, for example, they say it is lost or there is a problem with it), you are responsible for getting the old cheque back (and for destroying it), or for asking us to cancel the old cheque, before you write a new one. If you do not do this, there is a risk that both the old and replacement cheques will be paid from your account.

You should not ask us to pay a cheque later than when we receive it by writing a future date on it. We will not be liable if we pay the cheque before that future date.

## Section E – How long will your payment take?

This section tells you how quickly we send payments to the payee's bank.

### Meaning of words we've used

EEA	The European Economic Area, which means the countries in the European Union plus Iceland, Norway and Liechtenstein.
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## 6. Payments within the EEA in EEA currencies

### UK payments (except card and cheque)

Type of payment	How long will the payment take to reach the payee's bank after we take it from your account?
Immediate payment	Normally no more than two hours after we take the payment from your account. It may arrive on the next working day if the account you are sending it to cannot accept Faster Payments.
Future-dated payment or standing order to another UK bank account	Normally no more than two hours after we take the payment from your account on the day we send it. It may arrive on the next working day if the account you are sending it to cannot accept Faster Payments. Standing Orders and future-dated payments can be made on working days only.

### Sending money outside the UK or in a foreign currency

Payments in euro to another EEA country, Monaco, Switzerland or San Marino	No later than the next working day.
Payments in other EEA currencies/ Swiss Francs to another EEA country	No later than four working days.

The payee's bank must pay the funds into the payee's account on the day it receives the payment from us.

### Payments outside the EEA or in non-EEA currencies

You can ask us for details about how long the payment should take to arrive. We cannot control exactly when it will be received by the foreign bank. This will depend on the banking practice of that country but should be no longer than 14 working days. There is more information on timescales in Section O.

**7. Additional information about sending money outside the UK or in a foreign currency**

- If you ask us to make a payment in a foreign currency, we will use our standard exchange rate for that payment at the time we make it unless we agree a different rate with you when you ask us to make the payment. Our exchange rates may depend on the amount of the payment and how we process it, for example whether you choose to pay all charges or whether they are shared. You can find out the current exchange rates by calling us – see **'How to contact us'**.
- If you make a payment in pounds, we cannot control the exchange rate applied by the foreign bank.
- When you ask us to make these payments, we will tell you about any charges that may apply.
- We have to send these payments through the banking system in the foreign country and we may need to appoint an agent in that country to do it for us.
- If we necessarily incur any costs or other obligations when acting for you in making these payments, you must reimburse us and take any other steps needed to put us in the position we would have been in had we not acted for you.

- 9.2 We pay reward payments or interest by crediting them to your account. We pay any interest on amounts credited to your account as they become part of the account balance. The special or additional conditions will tell you when we pay interest on your account. If interest is due to be paid on a non-working day, we will pay interest up to, and on, the next working day.
- 9.3 We pay interest 'gross' and it counts towards your personal savings allowance (a tax-free amount on income from savings). We pay any reward payments 'net', taking off income tax at the basic rate. They do not count towards your Personal Savings Allowance. For both interest and reward payments, you are responsible for paying any tax you owe directly to HM Revenue & Customs.
- 9.4 We calculate any daily arranged overdraft fee by looking at the balance of your account at the end of each day. This includes weekends and bank holidays. We then take the amount of the daily arranged overdraft fee out of your account overnight. We may take a daily arranged overdraft fee and other account charges you owe us from the same account or from any other account you have with us. When we charge a daily arranged overdraft fee it becomes part of your balance. This means that if we charge a further arranged overdraft fee, we base it on the total balance including previous fees.

## Section F – How we calculate reward payments, interest and account fees

On some accounts, we pay interest or reward payments on amounts we hold for you. If your account allows you to borrow, we charge a daily arranged overdraft fee on amounts you borrow, and also have fees and charges for some accounts and some services.

**8. Where can you find information about our reward payments, interest rates and account fees?**

Our 'Reward payments, interest and account fees' leaflet contains our reward payments, interest rates, daily arranged overdraft fees and charges for all accounts and services. You can see a copy of this leaflet at Section P. You can also get the details by contacting us or through our website (see **'How to contact us'**).

**9. How do we work out how much interest or reward payment to pay or daily arranged overdraft fee to charge?**

9.1 Unless we have told you otherwise, we calculate any interest we pay at the end of every monthly interest period, based on the daily balance of your account. If you qualify for a reward payment, you will receive it by the second working day of the following calendar month.

## Section G – Overdrafts

We offer Arranged Overdrafts on most of our accounts, so if we agree you can have one, you can borrow up to the agreed limit when you need to.

**Meaning of words we've used**

available funds	<p>This is:</p> <ul style="list-style-type: none"> <li>• the amount of any credit balance on your account; plus</li> <li>• the unused amount of any Arranged Overdraft; less</li> <li>• any funds showing in your account that are not yet available for use (like recent cheque deposits) and any payments we have authorised but not yet taken from your account.</li> </ul>
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Arranged Overdraft	An overdraft up to a limit we agree in advance.
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**10. When do you have to repay an overdraft and what does it cost?**

- 10.1 When you apply, we will give you Arranged Overdraft terms. If we do not tell you how long your Arranged Overdraft is available, it will continue until ended by you or us.
- 10.2 An overdraft is repayable 'on demand'. This means we can ask you to repay it (or part of it) at any time.

- 10.3 We will review your Arranged Overdraft regularly and can reduce or remove any limit based on this review. This might happen, for example, due to a change in your personal circumstances. If any changes are to be made to your Arranged Overdraft limit, we will give you at least 30 days' notice unless we need to take action sooner to protect our interests or for regulatory reasons.
- 10.4 We may charge a daily arranged overdraft fee on our Arranged Overdrafts, unless your balance is within any daily arranged overdraft fee-free amount. Details of the daily overdraft fee that applies to overdrafts are set out in Section P.
- 10.5 If you do not have available funds, you may not be able to make that payment. If a payment isn't made, we will tell you.
- 10.6 If a payment is made that takes you over your Arranged Overdraft limit, we will not charge you a daily arranged overdraft fee for the part that is above your Arranged Overdraft limit. We'll continue to apply the daily arranged overdraft fee to the amount of your Arranged Overdraft. We may also ask you to repay the unarranged amount. We may refuse any further attempted payments until you have enough available funds to cover these payments.

- 11.2 We can change the package of benefits included as part of a packaged account (such as travel insurance) and, if a benefit is not provided by us, the provider of the benefit. The new provider may offer the replacement benefit on different terms.



We may change the provider of an insurance benefit or change the benefits that are included in a package.

- 11.3 We may also change your account to a different account type as set out in condition 26.

## 12. Why can we make a change?

### Meaning of words we've used

reference interest rate	An interest rate that is publicly available and linked to a rate we do not set – like the Bank of England base rate.
regulatory requirement	Any law, regulation, code or industry guidance that applies to us including a requirement of a court, ombudsman or similar body or an undertaking given to a regulator.

## Section H – How and when we can make changes to this agreement

As this agreement could last a long time, we will need to change its terms occasionally.

We can foresee some of the reasons why it would be fair for us to do this, and have listed them below, but we may in the future also want to make changes for other reasons. We will tell you about these changes, and how they will affect you, in advance. You can generally close an affected account or end your relationship with us if you do not want to accept any change we tell you about. In fact, with most of our accounts, you are free to terminate the relationship at any time.

We cannot change terms that we tell you are fixed, such as interest rates that are fixed for a set period.

### 11. What can we change?

- 11.1 We can change the general or additional conditions that apply to a particular account, benefit or service.



We may change any of the terms in this booklet, the interest rates, fees and charges that apply to an account, or the terms on which we provide a benefit that forms part of a packaged account.

- 12.1 We can make a change for a reason set out below. If we do, the change will be a reasonable and proportionate response to a change that is affecting us or that we reasonably think will affect us.

Reason	For example
A change in regulatory requirements.	We may have to update our security terms because new legislation introduces tighter standards.
To do something positive for you.	Our payment terms may have to change because new technology enables you to make payments more quickly.
A change in the cost of running our accounts, including changes in our funding costs.	Changes to the Bank of England base rate that increase or decrease the interest rates we pay savers may affect how much we charge for our overdraft.
Any other change that affects us, if it is fair to pass the impact of the change on to you.	We may introduce new measures to combat fraud or make changes to reflect developments in digital banking.

12.2 We may make changes for any other reason we cannot foresee.



We may need to respond to changes in the banking sector caused by increased competition that affect how we provide our services and what we charge for them.

12.3 We can change our standard exchange rates at any time.

### 13. How and when will we tell you about changes and what are your rights?

#### Meaning of words we've used

personal notice	A notice we give you individually, for example by letter, electronically or in statement messages or inserts.
published notice	A notice we put in our branches, on our website and, sometimes, in national newspapers.

13.1 We explain below how we give notice to change our terms on our accounts (including overdraft changes)

Type of change	Notice	Timing of notice before or after the change	Can you close or switch your account without charge?
Changes to interest rates or the fees charged on overdrafts that favour you	Personal or published	No more than 30 days after	Yes, unless the additional conditions say you cannot.
All other changes	Personal	At least 2 months before	Yes, at any time before the change.

### 13.2 What are your rights if you want to close or switch an account in response to notice of a change?

For a change where we have to give you advance notice, you can tell us you do not want to accept the change using the contact details at the start of this booklet. We will take this as notice that you wish to end the agreement or close or switch your account immediately (which may require you to repay any overdraft on the account). If there is normally a charge for closing or switching your account, it will not apply. If we do not hear from you, we will regard you as accepting the change on the date it comes into force.

## Section I – How we manage joint accounts

If two or more of you are joint account holders, you can each give us instructions on your own. This section explains how we deal with you and what happens if the arrangement between you comes to an end.

### 14. What do joint account holders need to know?

14.1 We will make payments, allow withdrawals, give information (including about your account) or do anything else if we are asked to do so by any one of you, unless a regulatory requirement means we must make enquiries or confirm instructions with the other account holder. We can also rely on information given by any one of you about the other(s).

#### Examples of things any joint account holder can do without the knowledge of the other(s)

- Take all the money in an account.
- Close an account.
- End a service.
- Ask for electronic statements and correspondence (instead of paper).
- Apply for overdrafts, cards and other services.
- Replace an account or service with another account or service covered by this agreement.



### Examples of things we can do for one account holder that count as if we did them for the other(s)

- Provide any information about your account, but if you are receiving statements at only one address you can ask us to send you separate account statements if the account holders live at different addresses.
- Record and act on information that any of you gives us about another of you.
- Provide pre-contract information to the person who asks us to set up an Arranged Overdraft.
- Send a notice to just one of you.

14.2 You are each, separately, responsible for complying with the terms of this agreement. If any one of you does not comply, we can take action against any or all of you.



If there is an overdraft on a joint account, each of you is liable to repay it even if you did not know about it.

### 15. What happens when the arrangement between joint account holders changes or ends for any reason?

- 15.1 When this agreement ends (or your account is closed), we may pay or transfer money we hold for you under this agreement (or in the account) to any one of you.
- 15.2 If you want to change the joint account holders (by taking off or adding another person) or authorise someone else to operate the account, you must all agree to this.
- 15.3 If we become aware of a dispute between you, we may take steps to prevent any of you giving instructions or using the account individually until the dispute is ended.
- 15.4 If one of you dies, we may continue to act on the instructions of the remaining account holder(s) but we do not have to do so in all cases.

## Section J – Can someone else operate your account?

### 16. How can someone else operate your account?

- 16.1 If you want or need someone else to operate your account, you must generally either sign a form we give you or show us a power of attorney, signed by you, which authorises them to operate your account.
- 16.2 In certain circumstances, the law may require us to allow someone else to operate your account – for example, if you are no longer able to manage your money, or if you go bankrupt or die.
- 16.3 For security reasons, we may not allow another person access to all of the services we provide to you. If we do allow them to use a service, you can tell them your security details as long as they agree to keep them safe.
- 16.4 We are not responsible for an act (or failure to act) by someone else allowed to operate your account as long as we did not know or suspect they were acting dishonestly towards you.

### 17. Third party providers

#### Meaning of words we've used

Third party provider	A service provider authorised by law to access information or make payments for you from your payment accounts.
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- 17.1 You can instruct a third party provider to access information on your accounts or make payments from your accounts online as long as it is open and transparent about its identity and acts in line with the relevant regulatory requirements. We will treat any instruction from a third party provider as if it were from you.
- 17.2 We may refuse to allow a third party provider to access your account if we are concerned about unauthorised or fraudulent access by that third party provider. Before we do this we will tell you and explain our reasons for doing so, unless it is not reasonably practicable, in which case we will tell you immediately afterwards. In either case, we will tell you in the way we consider most appropriate in the circumstances. But we won't tell you if doing so will compromise our reasonable security measures or otherwise be unlawful.
- We may make available to a third party provider a specific means of accessing your account. If we do, and it tries to access your account by a different way, we may refuse to allow that access.
- 17.3 If you think a payment may have been made incorrectly or is unauthorised, you must tell us as soon as possible even where you use a third party provider.

# Section K – Who is responsible for any loss?

It is important for you to understand what you and we take responsibility for and when you may be liable under this agreement. This section also applies to any payments you make through a third party provider.

## Meaning of words we've used

device	Anything such as a card, electronic wallet, smartphone or another device that you can use on its own or in combination with your security details to access your account or give instructions.
security details	Details or security procedures you must follow or use to make an instruction, confirm your identity or access a device (for example a password, security code (or PIN) or biometric data such as a fingerprint).

### 18. Incorrect payments

#### 18.1 When will we refund incorrect payments?

We will refund the amount of a payment and any charges or daily arranged overdraft fees you paid as a result of it, and pay you any interest or reward payment we would have paid you on that amount, if:

- you asked us to make the payment to an account at another bank in the EEA and the payment was not made properly or never arrived, unless there was a mistake in any of the details in the payment instruction or we can show that the payment was received by the other person's bank. We will provide the refund without undue delay; or
- the payment was unauthorised (see Condition 19 'Unauthorised payments' below). We will provide the refund as soon as we can and in any event by the end of the next working day.

#### Additional information about payment refunds

Except for direct debits, or payments made using an overdraft, we will not refund the payment if you tell us more than 13 months after it was made that the payment was not made properly or was unauthorised.

If a payment goes to the wrong person or is delayed because you gave us the wrong details, we will not be liable but we will try to recover the payment for you. We may charge our reasonable costs for doing so. If a payment is delayed due to our error, you can ask us to ensure that the receiving bank credits the payment to the payee's account as if it had been made on time.

#### 18.2 Are there any special rules about refunds for card payments?

If you have used your card to make a payment, you can ask us to refund the payment if all the following conditions are satisfied:

- the payment was made to a retailer in the EEA;
- you did not specify an exact amount to be paid;

- the amount taken was more than you could reasonably have expected to pay based on the circumstances, including your previous spending patterns; and
- you request a refund within eight weeks of the date the payment was made from your account.

18.3 If these conditions are not satisfied, we need not make a refund ourselves but we will tell you if we can help or suggest other steps you could take.

#### Additional information about card payment refunds

We may ask you to provide information that is reasonably necessary to investigate whether you are entitled to the refund. In addition, you may also find it helpful to contact the person you paid using the card.

Within 10 working days of receiving your request (or of receiving any further information we have asked for), we will refund the payment or inform you of our reasons for refusing to do so.

#### 18.4 Are there any special rules about refunds for direct debit payments?

If you think there has been an incorrect direct debit payment, you should tell us immediately so that we can arrange a full and immediate refund – even if the original error was made by the business or organisation that set it up.

18.5 You should tell the business or organisation what you have done and why. If they still think that you need to pay them, you will need to resolve the dispute with them directly. This does not affect your right to a refund as set out above.

### 19. Unauthorised payments

You are not liable for any payments or withdrawals from your account that you do not authorise. If you are not liable for a payment, we will refund or pay the amount of the payment and any daily arranged overdraft fees, charges, interest or reward payments you paid or lost as a result of the payment. We will not have any further liability. There are two exceptions to this rule:

1. If we can prove you acted fraudulently, you will be liable for all payments from the account that we could not stop.

2. If we can prove you have been grossly negligent with your device or security details, you will be liable for payments from your account but only until you have told us your device or security details have been lost, stolen or could be misused. In some cases, you will not be liable for a payment instruction you did not give yourself. These include where we have failed to tell you how to report that your device or security details have been lost, stolen or could be misused or where the unauthorised payment was made by telephone or internet.

## 20. What happens if we break the terms of this agreement?

20.1 We are responsible if you suffer loss because we have broken this agreement. There are three exceptions to this rule:

1. We are not liable for losses or costs caused by abnormal and unforeseeable circumstances outside our reasonable control, which would have been unavoidable despite all efforts to the contrary. These include delays or failures caused by industrial action (e.g., strikes), problems with another system or network, mechanical breakdown or data-processing failures.

2. We are not liable for losses or costs where a regulatory requirement means we must break this agreement.

3. We are not liable for business losses or costs you suffer (such as loss of business profits or opportunities) as a result of anything we have done, as we make this agreement with you as a personal customer.

20.2 Nothing in this agreement limits our liability for acting fraudulently or very carelessly or otherwise excludes or limits our liability to the extent we are unable to exclude or limit it by law.

## Section L – Using money between accounts ('set-off')

Sometimes we can reduce or repay amounts you owe us by using money we hold in other accounts for you.

### Meaning of words we've used

regulatory requirement	Any law, regulation, code or industry guidance that applies to us including a requirement of a court, ombudsman or similar body or an undertaking given to a regulator.
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## 21. When can we use set-off?

- 21.1 If we are holding money in an account for you when amounts you owe us are overdue for payment, we may use the money in your account to reduce or repay the amount you owe us. We will only do this if we think it is reasonable, taking into account your circumstances (including that you will still have enough money to meet essential living expenses) and any regulatory requirements.
- 21.2 Amounts you owe us include amounts due under a loan, credit card, mortgage, overdraft or otherwise with us.
- 21.3 We can use our set-off right if you have accounts that are only in your name as well as joint accounts you hold with another person (X) as shown below:

Money in account for:	Set-off against money owed by:
You only	You
You only	You and X
You and X	You and X
You and X	X
You and X	You

- 21.4 Even if there is a court decision against you or you are fined, we can use money you have in your accounts to pay something you owe us (including interest arising after the date of the final decision or fine), unless the court instructs us otherwise, or we are otherwise prevented by law.
- 21.5 Occasionally we receive legal instructions or notices to hold a customer's money for someone else or to pay it to someone else. If this happens, the money available to the other person will be what is left after we add up what we owe on the affected accounts and subtract what the first person owes us, including any interest arising after the legal instruction or notice, unless we decide otherwise or we are prevented by law.

## 22. Applying compensation payments to your accounts

- 22.1 If we decide to pay you money to settle a complaint or to pay you compensation regarding products covered by this agreement, we may put this money towards any amount you owe us for products covered by this agreement (such as an overdraft). We will do this in line with any regulatory requirements that apply to us.

# Section M – Ending this agreement or an account, benefit or service or suspending a benefit or service

## 23. Suspending a benefit or service

23.1 We may suspend a benefit or service if we think you don't want it anymore because you have not used it for 12 months, or if you are no longer eligible for it. We will give you two months' notice in writing before doing so.

## 24. Ending this agreement or an account, benefit or service

24.1 This agreement continues until you or we cancel or end it. The table below shows how this agreement (or any account, benefit or service) can be ended. If we end it, we will act in a manner we think is reasonably appropriate for the circumstances and will try to reduce the inconvenience to you.

By	Reason	Notice
You	Any reason.	None (we may ask you to confirm in writing).
Us	If we reasonably consider that: <ul style="list-style-type: none"> <li>there is illegal or fraudulent activity on or connected to the account;</li> <li>you are or may be behaving improperly (for example, in a threatening or abusive way);</li> <li>by continuing the agreement we (or another company in the Lloyds Banking Group) may be exposed to action from any government, regulator or other authority or may break a regulatory requirement; or</li> <li>you have seriously or repeatedly broken this agreement in any other way.</li> </ul>	None.
	You have not used an account for 15 years (or other period specified by law) and we have lost touch with you. In this case, we may transfer any money in the account to the 'reclaim fund' (a body set up to deal with unclaimed assets in dormant accounts). We will try to contact you before doing this.	For further details see Section O.
	Any other reason.	Two months (in writing).

24.2 When this agreement ends, any account covered by it will close and any benefit or service we provide under it will stop. You must also:

- repay any money you owe us (including any payments you have made that have not yet been taken out of your account);
- pay any charges (including daily arranged overdraft fees) up to the date the agreement, account or service ends;
- return anything that belongs to us or that we have given you, such as any device or unused cheques; and
- cancel any direct payments (such as direct debits, standing orders and regular card payments) into or out of your account. If someone sends a payment to your closed account, we will take reasonable steps to return the payment to the sender.

24.3 If this agreement (or a service or benefit under it) ends, it will not affect any legal rights or obligations that may already have arisen or any instructions already given.

24.4 When this agreement ends (or your account is closed) we will pay or transfer money we hold for you or owe you under this agreement (or in the account) to you, or to any other person you name in writing. However, we may keep enough money to cover anything you owe us or, if you have broken this agreement, any loss of ours that results.

24.5 In the event of your death, we may need to see a grant of probate, certificate of confirmation or grant of representation before releasing money in your account to your personal representatives.

24.6 After this agreement ends, we will keep our right of set-off and any rights we have under general law. We may continue to hold and use your personal data but only to the extent we need to do so as set out in our privacy notice. This is available at <http://www.halifax.co.uk/securityandprivacy/privacy/>, as a leaflet in branch or by asking us.

## Section N – Other important terms

### 25. Insurance

If insurance is included with your account, we hold any money we receive for you from the insurer regarding the insurance in our role as a bank and treat it like any other funds paid into your account. It is not held on trust for you (or as your agent in Scotland) or in line with the Financial Conduct Authority's client money rules. We hold on the insurer's behalf any insurance premiums we collect.

### 26. What happens if you do not meet the conditions we set for an account type?

- 26.1 We may change an account you hold with us to a different account, including one without a benefits package, if:
- a) you do not pay (or you go over your Arranged Overdraft limit to pay) your maintaining the account fees twice in a row;
  - b) you stop being eligible for your existing account or any of the benefits on your account in any other way;
  - c) you are no longer resident in the United Kingdom;
  - d) you hold more than one packaged account; or
  - e) you make a complaint and we agree that the account may not be suitable for you.

Before changing your account to a different account, we will give you at least two months' notice. We will only change your account to one that we believe is a reasonably suitable alternative.

### 27. Transferring rights and obligations

You may not transfer any obligations or rights, benefits or interests under this agreement or in your accounts (or income from them) or create any security over money in your accounts in favour of someone else unless we say you can in writing.

### 28. Not enforcing this agreement

We may not always strictly enforce our rights under this agreement; for example, we may allow you more time to pay what you owe, or we may charge you a lower daily arranged overdraft fee or none at all. If we do this, it will be just a temporary measure and we may enforce our rights strictly again.

### 29. How can you complain?

If you feel we have not met your expectations in any way, please let us know so that we can tackle the problem as quickly as possible. We have a three-step procedure to resolve your concerns.

#### a) Step 1 – Tell us about the problem

Tell us about your complaint and how you think it could be resolved by calling into any branch, calling us on **0800 072 9779** or **0113 366 0167** or textphone on **0800 389 1286** or **0113 366 0141**, or contacting your relationship manager or Business Manager, if you have one.

We will try to resolve your complaint by the end of the third working day after you contact us. If we cannot do this, we will write to you within five working days to tell you what we have done to resolve the problem, or acknowledge your complaint and let you know when to expect our full response. We will also let you know the name and contact details of the person or team dealing with your case.

#### b) Step 2 – Follow-up

To follow up your complaint with Customer Services, you can ask the person you raised your complaint with to refer the matter to them or write to Halifax, PO Box 761, Leeds LS1 9JF.

#### c) Step 3 – Contact the Financial Ombudsman Service if you aren't satisfied

If you disagree with the decision we make, you can refer the matter to the Financial Ombudsman Service free of charge. The Financial Ombudsman Service provides a way of resolving disputes if you're unhappy with something we've done. Details are available from us on request or you can get further information at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You may be able to submit a claim through the European Online Dispute Resolution Platform (available at <http://ec.europa.eu/consumers/odr/>) if you live outside the United Kingdom or if you prefer not to deal directly with the Financial Ombudsman Service.

### 30. Law applying to this agreement

- 30.1 Unless you are resident in Scotland when the conditions in this agreement first apply to you, English law will decide any legal questions about it, and about our dealings with you with a view to entering into this agreement. The courts of England and Wales will also be able to deal with any legal questions connected with this agreement.
- 30.2 If you are resident in Scotland when the conditions in this agreement first apply to you, Scots law will decide any legal questions about it, and about our dealings with you with a view to entering into this agreement. The Scottish courts will also be able to deal with any legal questions connected with this agreement.
- 30.3 This agreement applies even if any term of it contradicts or overlaps with any law that applies, unless the law says we cannot agree with you to change or exclude the effect of that law.

# Section 0 – Additional important information

This section does not form part of the conditions for your account but provides further important information that you may need.

## Who we are

- Our company details
  - Halifax is a division of Bank of Scotland plc. Registered in Scotland No. SC327000. Registered office: The Mound, Edinburgh EH1 1YZ.
  - To find out more about our company, see the Registrar’s website, [www.companieshouse.gov.uk](http://www.companieshouse.gov.uk) or call the Registrar on **0303 1234 500**.
- Our VAT number is 244155576.
- We lend money and offer savings, insurance and other financial services to our customers.

## How we are regulated

- We are authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 169628.
- To find out more about us, see the Financial Services Register: [www.fca.org.uk](http://www.fca.org.uk) or call the FCA on **0800 111 6768**.
- We are regulated by the Office of Communications (‘Ofcom’). If you have a complaint, particularly about our text-messaging service, you may also be able to take it to Ofcom at Riverside House, 2a Southwark Bridge Road, London SE1 9HA, [www.ofcom.org.uk](http://www.ofcom.org.uk), telephone **020 7981 3040**, fax **020 7981 3333** or textphone **020 7981 3043**.

## Industry codes and memberships

- We are a member of the British Bankers’ Association. Please see [www.bba.org.uk](http://www.bba.org.uk) to find out more.
- We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)
- Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.
- We follow advertising codes regulated by the Advertising Standards Authority (‘ASA’). If you would like to find out more about the advertising codes or the ASA, or complain to them about any of our advertising, please see [www.asa.org.uk](http://www.asa.org.uk), call the ASA on **020 7492 2222** (textphone **020 7242 8159**), email them at [enquiries@asa.org.uk](mailto:enquiries@asa.org.uk), fax them on **020 7242 3696** or write to the Advertising Standards Authority, Mid City Place, 71 High Holborn, London WC1V 6QT.

## Dormant balances

We participate in the unclaimed assets scheme established under the Dormant Bank and Building Society Accounts Act 2008, which enables money in dormant accounts (i.e., accounts that have been inactive for 15 years or more) to be distributed for the benefit of the community while allowing customers to reclaim their money.

Under the scheme, we may transfer balances of dormant accounts to Reclaim Fund Ltd (RFL), a not-for-profit reclaim fund authorised and regulated by the Financial Conduct Authority.

If we transfer the balance of your account to RFL, you will have the same rights against RFL to reclaim your balance as you would have done against us. However, we remain responsible for managing the relationship with you and for handling all repayment claims on behalf of RFL. Therefore, you should continue to contact us in the usual way if you have any questions or complaints about dormant accounts or balances.

Both we and RFL participate in the Financial Services Compensation Scheme (FSCS). Any transfer by us to RFL of your balance will not adversely affect any entitlement you have to compensation from the FSCS.

## Sending money outside the UK or in a foreign currency

This payment service means you can make an electronic payment from your Halifax current account to another person outside the UK (whether in pounds or another currency), or in a foreign currency to another person in the UK. Depending on the amount you wish to send, we may ask for additional ID before we can accept your instructions for a payment. You can use this service through our branches with a counter and using Online or Telephone Banking. There is a £5,000 maximum limit for any payment made through Telephone Banking, and a maximum limit of £100,000 for payments made through Online Banking. The minimum payment amount in all cases is £1.01.

The cut-off time for making payments depends on how and where a payment is to be made.

Your payment	Cut-off time
Payment in euro made through one of our branches with a counter or by Telephone Banking	No earlier than 2pm and no later than 3pm
Payment in a currency other than euro made through one of our branches with a counter or by Telephone Banking	3pm
Payment in any currency made through Online Banking	3pm

Section E explains how long any payment should take to arrive. Please bear in mind that countries outside the UK may have different non-working days, and this could affect when the person you have sent money to is able to draw it out.

As we explain in Section E, if you make a payment outside the EEA or in a non-EEA currency, we cannot control how long it will take to arrive. You can ask us for details when you make your payment. However, as a guide, it should generally take no longer than four working days for a payment in one of our standard available currencies to reach North America, Canada, South Africa, Australia, New Zealand and countries in Europe and the Middle or Far East. A payment in any currency to most other countries operating electronic payment systems should take no longer than 14 working days.

The Single Euro Payments Area (SEPA) currently consists of the countries of the EEA plus Aland Islands, Azores, Canary Islands, French Guiana, Gibraltar, Guadeloupe, Guernsey, Isle of Man, Jersey, Madeira, Martinique, Mayotte, Monaco, Reunion, Saint Barthelemy, Saint Martin, Saint Pierre and Miquelon, San Marino and Switzerland.

We will confirm the details of your payment, including the pound equivalent of the payment, the charges we apply and any breakdown of these, along with the exchange rate we applied immediately before the payment leaves your account. This information may also appear on your account statement. If you make a transfer in one of our branches with a counter, we'll give you a receipt at the time. If you use Telephone Banking, we'll confirm all the details to you over the phone. And if you use Online Banking, you can print one off yourself. Your receipt will show the exchange rate used and the amounts involved. If you need a receipt in writing after the payment has been processed, just contact us.

### CHAPS Payments

The cut-off time for making CHAPS payments is 4.25pm.

### Cancellation

We hope you're happy with the account or service you've chosen. However, if you're not, you have 14 days from opening the account or taking the service to cancel it without charge by writing to us, visiting any branch, or contacting us by telephone or online through Online Banking. Our details are shown in the 'How to contact us' section. We will then help you to move to another account we offer or will return your money to you with any interest you have earned on it. If you have used an Overdraft you will have to repay it before you can cancel.

If you have an Arranged Overdraft you can also cancel it at any time by writing to us, visiting any branch or contacting us by telephone or online through Online Banking. If you do so, you must repay any overdrawn balance.

### Other information

- We will communicate with you in English.
- The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.
- You can ask for a copy of this agreement or download it from our website.

- For more information visit us at [www.halifax.co.uk](http://www.halifax.co.uk) or go to any Halifax branch.
- Depositpoint™ is a trademark of Lloyds Bank plc and used under license by Bank of Scotland plc.
- Cashpoint® is a registered trademark of Lloyds Bank plc and used under license by Bank of Scotland plc.

## Section P – Reward payments, interest and account fees leaflet

This section explains the current interest rates, reward payments and account fees. Please keep it in a safe place so you can read it when you need to.

### What can I do to keep overdraft fees as low as possible?

- **Repay any overdraft as soon as you can.**
- **You can avoid paying a daily arranged overdraft fee** if your balance goes overdrawn during the day but you pay money into your account later the same day to bring it back into credit. You have until midnight to do this.
- **Check your available balance** online, by phone or through a cash machine to make sure you've enough money in your account to pay everything due. The money in your account must be available to withdraw – for example, you must wait for any cheques you've paid into your account to be available.
- **Register for Mobile Alerts** to receive notifications when your balance gets near to being overdrawn and overdrawn.
- **Keep a record of any cheques you write and when they have been paid**, so that you know how much money is left in your account. Someone can pay a cheque into their account up to six months after you've written it.
- **Check your statements** and make a list of the dates of your direct debits, standing orders and other regular payments – for example, mortgage, loan or rent.
- **If a direct debit payment** is due at a difficult time in the month for you – for example, just before you get paid – contact the company and ask them if they'll collect it at a more convenient time.
- **If you have daily arranged overdraft fees to pay**, remember to include them in your budget.

### Keep an eye on your balance and keep your overdraft fees as low as possible

Direct debits, standing orders, cheques and debit cards all make life easier. Making sure you've enough money in your account to cover these payments will help you to keep daily arranged overdraft fees as low as possible.

If you bank online with us, you can transfer money from other accounts up to midnight to make sure it's then in your account to avoid a daily arranged overdraft fee for that day. For other amounts you pay into your account – for example, cheques or payments made at a cash machine – you'll need to allow time for the money to reach your account. For cheques this can take several days.

It's easy to check your account balance. You can do it 24 hours a day online, by phone or from a cash machine. Or call into one of our branches during normal working hours.

### Reward payments for the Reward Current Account

If you qualify, you will receive one reward payment which we will pay into your Reward Current Account by the second working day of the following calendar month. If you do not qualify, you won't receive any reward payment the following calendar month. Please see the table below for details. If you close your Reward Current Account or change it to a different type of current account before qualifying for the reward payment as set out below, you will not receive a reward payment on closure or account change.

If in a calendar month you:	Amount of reward payment you will receive will be:
<ul style="list-style-type: none"> <li>pay in £750 or more into your Reward Current Account; and</li> <li>have a minimum of two different direct debit instructions paid on your Reward Current Account; and</li> <li>have not gone overdrawn on your Reward Current Account at the end of any day during the calendar month;</li> </ul> <p>then you will receive one reward payment which we will pay into your Reward Current Account by the second working day of the following calendar month.</p>	<p>£2. This payment is 'net' of income tax, which means we pay it after taking off income tax at the rate set by law (currently 20%). If you're a higher-rate taxpayer, you may have to pay extra income tax on the reward payment. (The gross amount is £2.75. This is the amount before income tax is taken off.)</p>
<ul style="list-style-type: none"> <li>don't pay in at least £750 into your Reward Current Account; or</li> <li>have fewer than two different direct debit instructions paid from your Reward Current Account; or</li> <li>have gone overdrawn on your Reward Current Account at the end of any day during the calendar month;</li> </ul> <p>then you won't receive any reward payment the following calendar month.</p>	None

To receive a reward payment into your account, you must fulfil the requirements above and your account must be open or not changed to another type of current account at the time we are due to make the reward payment.

### Interest we pay on credit balances

If you have a Student Current Account, we will pay you interest on the money in your account.

Account	Interest paid on credit balances	
	AER %	Gross (before tax each year) %
Student Current Account	0.10	0.10

If you have an Expresscash account, we will pay you interest on the money in your account.

Balance	Interest paid on credit balances
£1-£2,499.99	0.50% AER/0.50% Gross
£2,500+	No interest is paid on the amount of your balance over £2,499.99



AER stands for annual equivalent rate and shows what the interest rate would be if interest were paid and compounded each year. (In other words, you earn interest on the money you leave in your account.)

We will pay your interest gross, this means we will not deduct tax automatically from it. Depending on your personal circumstances you may need to pay tax on the interest you earn. You will be responsible for paying any tax you may owe to HM Revenue & Customs (HMRC).

We will pay interest to your account between the last day of the month and the first working day of the month after that. Interest is paid on the full amount in your account.

All interest rates are variable.

## Account fees

### Overdrafts

If overdrafts are available on your account, you can apply for one. We base any decision to offer you an Arranged Overdraft on your eligibility.

If we agree to the Arranged Overdraft and you use it, we will charge you a daily arranged overdraft fee. The amount will depend on your balance at the end of the day.

On an account with an Arranged Overdraft limit, if you try to make a payment that would take your account over your Arranged Overdraft limit, we may not make that payment. On an account without an Arranged Overdraft limit, if you try to make a payment that would take your account overdrawn, we may not make that payment.

We won't charge you any fees for refusing or trying to refuse your requested payments. But we will continue to charge a daily arranged overdraft fee for your use of an Arranged Overdraft if any fees or payments take, or have taken, your account above your Arranged Overdraft limit. In this case, the daily arranged overdraft fee will not exceed the maximum daily arranged overdraft fee you would pay. For example, if your Arranged Overdraft limit was £140 and the daily arranged overdraft fee for this was 20p a day, you would not pay more than this even if you were overdrawn by more than £140.

To ensure we make all your payments, it's important that you manage your account within your Arranged Overdraft limit.

If you want to increase your Arranged Overdraft limit, please get in touch with us. We'll see if we can help.

All overdrafts are subject to status and repayable on demand.

### Daily arranged overdraft fees

Our daily arranged overdraft fee will depend on the amount of your Arranged Overdraft balance each day at the end of the day including bank holidays and weekends. We will take the amount of the daily arranged overdraft fee from your account overnight.

When we charge a daily arranged overdraft fee it becomes part of your balance. This means if we charge a further daily arranged overdraft fee, it is based on the total balance including previous daily arranged overdraft fees.

The daily arranged overdraft fee is 1p for each full £7 of your Arranged Overdraft you have used. We also have fee-free amounts depending on which account you hold. Please see the section below ('Fee-free overdraft amounts') for more information.

### Representative example

If you use an Arranged Overdraft of £1,200 on our Reward Current Account, then we'll charge you a daily arranged overdraft fee of £1.71.

We won't charge you any interest or any other fees for using your arranged overdraft.

### Fee-free overdraft amounts

Some of our current accounts have fee-free amounts. This means if you're in debit by that amount or less, you won't pay a daily arranged overdraft fee.

The amounts are set out below:

Account	Amount	Impact
Ultimate Reward Current Account	£300	We charge the daily arranged overdraft fee when your balance reaches £7 over your fee-free amount
Student Current Account – opened before 2nd August 2017	£3,000	
Student Current Account – opened on or after 2nd August 2017	£1,500	

Overdrafts are subject to status and repayable on demand.

### Ultimate Reward Current Account monthly maintaining the account fee

The Ultimate Reward Current Account has a monthly maintaining the account fee which we take from your account by the second working day of the month ('the fee debit day'). The Ultimate Reward Current Account monthly maintaining the account fee is £17. A discounted monthly maintaining the account fee may apply. Please see the table on the next page.

You pay maintaining the account fees in arrears monthly. Your first monthly maintaining the account fee will be proportionate to the number of days the account has been open. A discount lower monthly maintaining the account fee is available, as set out in the table on the next page. But if you close your account or change it to a different type of current account before qualifying for the lower fee, the full £17 monthly maintaining the account fee will apply instead. The fee we actually charge will be proportionate to the number of days from the last fee debit day to the date of closure or account change.

If you...	then you...	Monthly maintaining the account fee
<ul style="list-style-type: none"> <li>pay in £750 or more into your Ultimate Reward Current Account each calendar month; and</li> <li>have at least two different direct debit instructions paid from your Ultimate Reward Current Account each calendar month; and</li> <li>have not gone overdrawn on your Ultimate Reward Current Account by the end of any day during the calendar month</li> </ul>	will receive a discount on your monthly maintaining the account fee the following calendar month	£15
<ul style="list-style-type: none"> <li>don't pay in £750 or more into your Ultimate Reward Current Account each calendar month; or</li> <li>have fewer than two different direct debit instructions paid from your Ultimate Reward Current Account each calendar month; or</li> <li>have gone overdrawn on your Ultimate Reward Current Account by the end of any day during the calendar month</li> </ul>	will not receive a discount on your monthly maintaining the account fee the following calendar month	£17

As well as the qualifying requirements set out in the above table, your Ultimate Reward Current Account must be open and not changed to another type of current account at the time we are due to take the Ultimate Reward Current Account monthly maintaining the account fee.

### Fees for special services

The section below outlines the fees we can take from all accounts in different circumstances. When you request a special service, you will be told when we will take the fee out of your account.

Special service	Fee
Cancelled cheque (except for lost or stolen cheques)	£10
Special presentation of cheque	£10
Banker's draft (pounds)	£20 (not charged if you are under 18)
Bank reference	£10 (not charged if you are under 18)
Extra statement	£5
CHAPS (Clearing House Automated Payment System) payment	£25
Sending money outside the UK or in a foreign currency	£9.50* <sup>▲</sup>
Correspondent Bank Fee	Zone 1 (USA, Canada and Europe (non-EEA)) – £12 Zone 2 (Rest of the World) – £20
International drafts	£20**
Electronic payments received from outside the UK other than by SEPA credit transfer	Receiving a payment up to and including £100 – £2 <sup>▲</sup> Receiving a payment of over £100 – £7 <sup>▲</sup>
Foreign currency cheques paid into your account	Pound value of £100 or less – £5 Pound value more than £100 – 0.25% of the total pound value to a maximum of £80. Our minimum charge will be between £8 and £15, depending on whether we negotiate or collect the cheque.

\* You will share charges with the recipient for sending money outside the UK or in a foreign currency when the payment is made:

- in any currency using Online Banking; or
- in any currency to a bank account in the EEA; or
- in any EEA currency to a bank account in Switzerland, Monaco or San Marino.

Sharing the charges means you will pay our charge and the recipient will pay their bank's charges and any agent bank charges that apply.

If you make any other payment, you can choose either:

- a) to share charges; or
- b) to pay both our charge and all agent bank charges.

If you choose option b), you will pay our charge and the Correspondent Bank Fee that replaces all agent bank charges. The recipient bank may charge its customers a fee but we cannot provide information about such a fee.

\*\* If you cancel an International draft, we will make refund conversions using our standard exchange rate for the transaction on the day we receive the money.

▲ This fee will not apply to payments in pounds sent to a bank account within the EU from our Basic Account or received from a bank account within the EU to our Basic Account.

## Withdrawing cash

**If you take money in pounds from your account using any Halifax or Bank of Scotland cash machine in the UK, we won't charge you for the withdrawal.** However, if you use a cash machine that isn't a Halifax or Bank of Scotland cash machine, you may be charged by the machine owner. If so, the machine will show you the amount and tell you that it will be taken from your account when you withdraw the cash.

## Withdrawing cash in a foreign currency, or withdrawing pounds outside the UK (at a cash machine or over the counter)

If you use your debit card to withdraw cash in a foreign currency, or to withdraw cash in pounds outside the UK, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme Exchange Rate. We will charge you a foreign currency transaction fee of 2.99% of the amount of the transaction and a foreign currency cash fee of £1.50 for each withdrawal. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds for you, we will only charge a foreign cash fee of £1.50 for each withdrawal. The provider of the foreign currency may make a separate charge for conversion.

## Buying goods or services in a currency other than pounds

If you use your debit card to make a purchase in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme Exchange Rate. We will charge you a foreign currency transaction fee of 2.99% of the amount of the transaction and a foreign currency purchase fee of £0.50 for each payment.





# 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 (available 24 hours a day, 7 days a week) or via Textphone on **0345 732 3436** (lines are open 9am to 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://halifax.co.uk/accessibility/signvideo)**

## Our promise

Our promise is to do our best to resolve any problem you have immediately. Where we can't, we'll ensure you know who is dealing with your complaint. To complain:

- Visit a branch and speak to any member of the team.
- Call us on **0800 072 9779** or **0113 366 0167**. (Textphone **0800 389 1286** or **0113 366 0141**, if you have a hearing impairment).
- Write to us at Halifax, PO Box 761, Leeds LS1 9JF.
- Or visit **[halifax.co.uk/contactus/how-to-complain](https://halifax.co.uk/contactus/how-to-complain)**

If you're still not happy and we can't put things right to your satisfaction, you can ask the Financial Ombudsman Service to look at your complaint – provided you have tried to resolve the matter directly with us first. We hope you won't need to contact the Financial Ombudsman Service but if you do, we'll tell you how to do this.



Apple and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.

We don't charge you for Mobile Banking but your mobile operator may charge you for certain services (such as downloading or using the app), so please check with them. Services may be affected by phone signal and functionality.

Our mobile app requires iOS 7.0 or above, or Android 4.1 or above. Our tablet app requires iOS 7.0 or above. Online Banking registration is required. Terms and conditions apply.

Android, Google, Google Pay, and Google Play are trademarks of Google Inc. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

The information in this booklet was correct as at October 2018.

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# It's easy to get in touch



Come in and see us



0345 720 3040