

# Ultimate Reward Current Account

Getting started guide  
For use from 1st October 2018





# Things you need to know about us and our services

**Below is important information that you need to know about Halifax and the Ultimate Reward Current Account third party insurance benefit providers, as well as our relationship with them.**

## 1. Account opening information

You have not received advice or a personal recommendation from us, we only provide you with information so that you can make your own choice about how to proceed. We ask that you read all information that is provided to you as part of the account application process and all information contained in this booklet to ensure that the Halifax Ultimate Reward Current Account, and the insurances that come with it meets your needs.

We draw your attention in particular to the exclusions and conditions that apply to these policies. Please refer to the third party insurer policy terms and conditions in this booklet for full information. You should read these bearing in mind your own circumstances to ensure that you understand them and that these policies are suitable for you as an individual and anyone else who may be covered.

## 2. Third Party Insurance Providers

We use a range of third party providers for the benefits which come with our Ultimate Reward Current Account.

We act as an insurance intermediary on behalf of these insurers in marketing, offering and providing these policies.

We only offer insurance benefits exclusively from a single insurer, which varies per insurance. The single insurance providers are listed below.

2. AA Breakdown cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services);
3. AA Accident Management Service is underwritten by Acromas Insurance Company Limited;
4. Mobile Phone insurance is arranged through Lifestyle Services Group Limited (LSG) and underwritten by Assurant General Insurance Limited;
5. Home Emergency cover is underwritten by Inter Partner Assistance SA (UK Branch).

The following laws will apply to each insurance policy:

1. Travel insurance: unless you and AXA have agreed otherwise, the law which applies to the part of the UK in which you normally live, will apply.
2. Car Breakdown cover: the Laws of England and Wales apply.
3. Accident Management cover: the Laws of England and Wales apply.
4. Mobile Phone insurance: English law applies.
5. Home Emergency cover: UK law applies.

The head office or contracting branch for each of the insurers is located in the UK.

We do not charge you an arrangement fee, or receive a commission for the services we provide in arranging the insurance cover which comes with this account. There may be economic benefit to us by way of adjustment to the price we pay for these third party supplier arrangements, depending upon the number of contracts of insurance arranged and the claims experience.

1. Travel insurance is underwritten by AXA Insurance UK plc;

### 3. About us

#### How we are regulated

Halifax is a division of Bank of Scotland plc. Registered in Scotland No. SC327000. Bank of Scotland plc is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 169628.

You can check this on the financial services register by visiting the FCA website <https://register.fca.org.uk/>

Bank of Scotland plc registered office is The Mound, Edinburgh, EH1 1YZ.

#### Financial Services Compensation Scheme

Eligible deposits with us are protected by the Financial Services Compensation Scheme.

### 4. How can you complain?

#### 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 make a complaint:

- 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.

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.

#### Third party insurance providers complaints

If you are unhappy and wish to raise a concern with any of the third party insurance benefit providers, please refer to the third party insurer terms and conditions in this booklet, which details their complaint procedures.

### 5. How to cancel

If you're not happy with the account or the policies of insurance which come with it, you have 14 days starting from the day after your agreement is concluded to give us written notice that you wish to cancel. Notice should be given in writing to Halifax, Trinity Road, Halifax, West Yorkshire HX1 2RG.

If you choose not to cancel within 14 days then after this period either you or Halifax can close your account, or Halifax can terminate the cover provided as set out in your account terms and conditions.

Whether you cancel within the 14 day period or your account is closed at any point after the 14 day period the insurance cover which comes with the account will stop immediately upon cancellation or closure unless you are moving from one qualifying account to another. There is no charge for cancelling or closing your account but you will pay the monthly maintaining the account fee for the time the account has been open and if you have used an Overdraft you will have to repay it before you cancel or close the account.

# Your benefits at a glance

## All of this for £17 a month

You'll pay a discounted monthly maintaining the account fee of £15 if 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 account by the end of any day during the calendar month.

You also need to keep your account open/not change it to a different type of current account until the fee is due to be debited from your account which will be by the second working day of the following calendar month.

	Some key benefits
Travel insurance	<ul style="list-style-type: none"><li>• Worldwide multi-trip family travel cover</li><li>• Covers winter sports and golf trips</li><li>• Covers UK trips where accommodation is pre-booked for 2 nights or more</li><li>• Includes cover for:-<ul style="list-style-type: none"><li>– Personal belongings up to £2,500</li><li>– Single article, pair or set of articles up to £500</li><li>– Valuables up to £500 in total</li><li>– Personal Money up to £750 (cash £300).</li></ul></li></ul>
Car breakdown cover	<ul style="list-style-type: none"><li>• Provides cover within the UK, Channel Islands and Isle of Man</li><li>• Roadside Assistance</li><li>• Home Start</li><li>• Customer covered, not the vehicle.</li></ul>
Mobile phone insurance	<ul style="list-style-type: none"><li>• One phone per account holder, maximum of two for joint accounts</li><li>• Repair or replacement phone up to a maximum value of £2,000 (including VAT) per claim</li><li>• Covers for loss, theft, damage or breakdown (including faults).</li></ul>
Home emergency cover	<ul style="list-style-type: none"><li>• Covers a sudden unexpected incident to your home which needs immediate action to;<ul style="list-style-type: none"><li>– Make it safe or secure and avoid damage or more damage</li><li>– Make it fit to live in</li><li>– Restore electricity, gas or water services if they have totally failed</li></ul></li><li>• Provides a qualified person chosen by IPA to deal with the emergency up to £250.</li></ul>
Card cancellation	<ul style="list-style-type: none"><li>• For all financial cards – call Citymain Administrators Ltd if they're lost or stolen and they'll request for them to be cancelled on your behalf.</li></ul>

# Some important exclusions

The details included on these pages are some of the important exclusions. Please ensure you read the full benefit sections to understand all the benefits and exclusions of the policies.

Some important exclusions	
Travel insurance	<ul style="list-style-type: none"><li>• Cover ceases fully on your 71st birthday</li><li>• Cover includes your spouse, civil partner or partner (who you live with) and children under 18 or under 24 and in full time education. Children are covered when travelling with the holder(s) of the Ultimate Reward Current Account or a Responsible Adult</li><li>• Pre-existing medical conditions are not covered unless agreed by the insurer</li><li>• The maximum trip duration is 45 consecutive days, for Winter sports a maximum 31 days cover in any calendar year</li><li>• You will pay a maximum excess of £50 per claim.</li></ul>
Car breakdown cover	<ul style="list-style-type: none"><li>• Does not include AA Relay, which would recover you to any single UK destination of your choice. Under this cover if it is not possible to fix the vehicle at the roadside, you will be recovered to a local repairer of the AA's choice or a destination of your choice provided it is no further.</li></ul>
Mobile phone insurance	<ul style="list-style-type: none"><li>• Excess of £100 is payable on all successful claims.</li><li>• No more than 2 successful claims per account holder in any 12 month period</li></ul>
Home emergency cover	<ul style="list-style-type: none"><li>• This policy is to deal with 'home emergencies' needing immediate attention only and will cover costs up to a maximum of £250. It does not cover broken freezers for example.</li></ul>

Additional exclusions you need to know	
Travel insurance	<ul style="list-style-type: none"> <li>• Claims relating to stress, anxiety, depression or any other mental or nervous disorder that You are suffering from unless it has been investigated and diagnosed as such by either a registered mental health professional if you are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field.</li> <li>• Medical conditions of close relatives, travelling companions or people with whom you are planning to stay with on your trip whose health may affect your decision to travel or remain overseas may not be covered.</li> <li>• Cover is excluded for certain hazardous activities (see pages 59 and 60).</li> <li>• Claims where you cannot provide proof of purchase.</li> </ul>
Car breakdown cover	<ul style="list-style-type: none"> <li>• You may not be covered for same or similar causes of breakdown to that which the AA attended within the previous 28 days.</li> <li>• Does not provide recovery for any vehicle following an accident.</li> <li>• You are not covered when travelling in a car, van, minibus or motorcycle exceeding the weight restriction of 3.5 tonnes and max width restriction of 7ft 6in (2.3m).</li> </ul>
Mobile phone insurance	<ul style="list-style-type: none"> <li>• Theft, loss, damage or breakdown where you have knowingly put your mobile phone at risk or you have not taken care of it. Examples are provided in the “What you are NOT covered for” section of the Policy Document.</li> </ul>
Home emergency cover	<ul style="list-style-type: none"> <li>• Any loss where you did not contact the insurer, IPA to arrange repairs in the first instance.</li> <li>• Where you are a tenant and are required to report emergencies to the home owner or the managing agent to instruct the appropriate engineer.</li> <li>• Any claim if your home is left unoccupied for over 60 days.</li> </ul>

Actions you must take when you need to make a claim Not taking these actions could result in your claim being declined	
Mobile phone insurance	<ul style="list-style-type: none"> <li>• If your phone is lost or stolen, you must notify the police and your airtime provider as soon as possible.</li> </ul>
Home emergency cover	<ul style="list-style-type: none"> <li>• You must contact IPA first before instructing any other tradesman.</li> <li>• If you are a tenant, you must get agreement from your landlord before contacting IPA.</li> </ul>

# Getting started

It's easy as 1, 2, 3. Just follow these simple steps to start getting the most from your account.

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## Get in touch

Phone **0345 124 1400** and you can register your debit cards, credit cards, mobile phone and any pre-existing medical conditions.

- Your worldwide multi-trip family travel insurance doesn't include cover for pre-existing medical conditions. To see if AXA will cover a condition call the number above. An additional premium may apply.
- For your mobile phone insurance, let LSG know the make and model of your phone, your mobile phone number, the IMEI number and your account number and sort code. If you ever need to claim this will make the process quicker and simpler.
- If you register your cards with Citymain Administrators Ltd now for card cancellation it will make it quicker and easier should you need to contact them.

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## Switch it

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Move your regular payments to us including direct debits and standing orders. If you'd like us to help, just call our Switching Team on **0345 602 5293**. They're available Monday to Friday, 8am–8pm and Saturday 8am–4pm. For more on switching see page 9.

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## Get online

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Register for Online Banking – it's quick, easy and secure. Make sure you have your account number and sort code to hand and go to **[www.halifax.co.uk/register](http://www.halifax.co.uk/register)** For more on Online Banking see page 13.



# Switching made easy



There's nothing to it. Just pop in branch to let us know you want to switch and we'll switch your account in just seven working days.

Name the date you'd like to switch – anytime from seven working days from now up to 30 days ahead if you're not ready to switch just yet. We'll need your account details, including the 16-digit number from your debit card for the account you want to switch from.

We'll transfer your payment arrangements and deal with your old bank so you don't have to.

For more details about switching to us, ask in branch or call **0345 602 5293**. Lines are open Monday to Friday, 8am–8pm and Saturday 8am–4pm.

## Overdrafts

Overdrafts are handy things – especially when unexpected expenses crop up or if everyday costs leave you a little short just before payday.

We charge a daily arranged overdraft fee when you use it – so you can see exactly what you're paying. And if you're overdrawn during the day, but pay money in to bring your account back into credit by the end of the same day, you won't pay the daily arranged overdraft fee for that day.

### £300 fee-free arranged overdraft

- With this account, the first £300 of any arranged overdraft has no daily arranged overdraft fee applied.
- For overdrafts over £300, we'll simply charge a daily arranged overdraft fee at the end of each day you use it.
- If you don't already have an arranged overdraft or would like to increase your existing arranged overdraft limit please call us on **0345 720 3040**.

### Here's how it all works...

If you...	Your daily arranged overdraft fee will be
Use an arranged overdraft up to and including £300	n/a
Use an arranged overdraft from £300.01 up to and including your arranged overdraft limit	1p per full £7 borrowed

Whether you can have an overdraft, and the amount available, will depend upon your personal circumstances at the time you apply. Any overdraft we agree is offered subject to status and repayable on demand. You need to be aware you may not get the full £300 overdraft.

## Representative example

If you use an arranged Overdraft of £1,200, then we'll charge you a daily arranged overdraft fee of £1.28.

If you have an Ultimate Reward Current Account and use your overdraft you will pay the £17 monthly maintaining the account fee. If you stay in credit, pay at least £750 into your account each month and pay out two direct debits, you will receive a discount of £2, reducing your monthly maintaining the account fee to £15.

## Calculating your overdraft fees

When using your 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:

### Example:

An account is overdrawn by **£500** over the fee-free amount

The daily arranged overdraft fee is **1p for every £7** you borrow

First, divide the amount of the overdraft by 7 and round down

Then multiply the result by **1 penny**

This gives the amount we charge each day

Overdraft of  
**£500**

$$500 \div 7 = 71$$

$$71 \times 1p = 71p$$

**£0.71**  
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.

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 daily arranged 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 refuse it, you won't be charged.



See page 51 for more about our overdrafts.

## Overdraft terms explained

### 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 daily arranged overdraft.

### Fee-free amount

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

## 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 7 days a week 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.

# 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 phone and online. Your card is covered by Halifax Secure for Internet purchases – visit [www.halifax.co.uk/secure](http://www.halifax.co.uk/secure) to find out more.

You can even get cashback from some shops and supermarkets when you use your Visa debit card. But 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.

## Contactless payments )))

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.

## Withdrawing cash or buying goods and services in a currency other than pounds

If you use your debit card to withdraw cash or 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 on the day. 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 or foreign currency purchase fee of £0.50 for each purchase. 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.

## Cash machines

You can use Halifax and Bank of Scotland cash machines to:

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

# Paying money in and taking it out

## 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. If you need more than that, please let us know beforehand.

## 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 straight away, 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.

## Everyday Banking at the Post Office



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

## Managing your account

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

## 24/7 Online Banking

[www.halifax.co.uk/online](http://www.halifax.co.uk/online)

Available to our personal UK customers aged 11 and over. Registration required T&Cs apply.

With online banking you can have round-the-clock access to your accounts. All you have to do is register at [www.halifax.co.uk/register](http://www.halifax.co.uk/register) Then you can:

- Check your balance and see statements on all Halifax accounts.
- 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](http://www.halifax.co.uk/online)

## Mobile payments

Is simple to use and works with the cards you already have on the devices you use every day. Because your card details are never shared or stored on your device at all – using it is the safer and more private way to pay.

## Telephone Banking

**0345 720 3040**

You can use our 24/7 automated service or if you need to speak to someone our advisers are available 7am to 11pm, seven days a week.

Then you can:

- Check your account balance
- Listen to details of recent transactions
- Pay bills and transfer money
- 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 24 hours a day, 7 days a week. Please speak to an adviser for more information. Telephone calls may be monitored or recorded.

## Mobile banking

Always on the go? You're always close to your bank with the Halifax Mobile Banking app for iPhone and Android. And it's fast, convenient and more secure than ever. It's the easiest way to stay on top of your money:

- Bank where you want – at home or abroad, at work or college, or just out and about
- Be secure – the latest built-in security technology keeps your details safe and private
- Keep control – check balances, pay bills and transfer money quickly when you need to.

You can also access your Halifax accounts through Online Banking on your mobile browser – we've optimised it so it looks great on internet-enabled mobiles.



## 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 [www.halifax.co.uk](http://www.halifax.co.uk) for further details. Terms and conditions apply.

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.

### It's easy to register

- Go online at [www.halifax.co.uk](http://www.halifax.co.uk)
- Call us on **0345 720 3040**
- Pop into any of our branches

## Identity theft assistance

Call us for help and advice 24/7 if you think someone's stolen your personal details.

Identity fraud is one of the fastest growing types of frauds in the UK. And the truth is, if someone steals your personal details for their own benefit, the results can be devastating. Once a thief has your information, it's possible for them to:

- Open new credit card or bank accounts, and run up debts in your name
- Take out credit or loans in your name
- Change the billing address for your accounts so you don't know there's a problem.

### Free help and advice

As an Ultimate Reward Current Account holder, you automatically get unlimited access to a confidential identity theft advice line. So if you suspect that your personal details have been stolen, call our team. They can provide help and advice 24 hours a day, talk you through what you need to do and get you back on track as quickly as possible.

#### Contact us

For free identity theft advice call the Customer Services Team on: **0345 124 1400**, 24 hours a day, 7 days a week.

## Information about your benefits

At home. Abroad. On the road. On your mobile. Your Ultimate Reward Current Account has all this covered and more.

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# Worldwide multi-trip family travel insurance

AXA's travel insurance covers you, your spouse or partner (who you live with), and children under 18 or under 24 if they're in full time education. And with personal belongings, winter sports and even golf trips included as standard, you can relax knowing this cover ticks all your boxes, subject to eligibility.

## Top tip

Before you book any trip check the medical screening section. Take this Getting Started Guide with you when you travel – it contains all the information you need.

## Medical screening for travel insurance

Your Worldwide Travel Insurance doesn't include cover for pre-existing medical conditions. So before you travel please take a good look at AXA's medical screening questions.

To make sure your policy fully covers you for any trip it's important that when you make a travel booking you tell AXA about any pre-existing medical condition affecting the health of the people travelling – you, your spouse, partner or children.

## Medical screening questions

If you answer yes to either of these medical screening questions please call **0345 124 1400**, as this affects your policy and you may not be covered.

**In relation to any person to be insured, does anyone have or previously had any medical condition for which:**

- a) they are currently taking prescribed medication, or,
- b) they are waiting to receive, or have received treatment (including surgery, tests or investigation) within the last 6 months prior to the opening of this account, or within 6 months prior to booking any trip, whichever is later.

## Extending your cover

AXA may be able to extend your cover to include a pre-existing medical condition. Please call **0345 124 1400** to find out more.

If AXA extend the cover they may charge an additional premium.

Upgrades and medical screenings are sold, administered and underwritten by AXA Insurance UK plc.

## Important

Exclusions apply to those people upon whom your decision to travel or return home depend. For example a relative or colleague. For more information please see the Worldwide Multi-Trip Family Travel Insurance terms and conditions.



## Need medical help abroad?

**Call AXA on +44 1633 439 015, or 01633 439 015 from the UK**

**For emergencies:** if you are taken by ambulance to hospital following an emergency call, you or a travelling companion should call as soon as possible once you have been admitted to hospital.

**For non-emergencies:** if you need a GP, or need to go to A&E or a clinic, call AXA before you try to locate help, so they can guide you to the safest and most appropriate source of treatment.

AXA's highly experienced multi-lingual team are available to talk 24 hours a day, to advise you or your travelling companion of what steps to take. Their aim will always be to establish the best treatment available to you in the country you are visiting.

## General information

You can complain about Worldwide Travel Insurance by calling AXA on **0800 0150 980** or by writing to Head of Customer Relations, AXA Insurance, Civic Drive, Ipswich, IP1 2AN. If a complaint is not settled, you may be able to refer it to the Financial Ombudsman Service who will undertake an independent and impartial review of your complaint. The address is The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone **0800 023 4567** or **0300 123 9 123**.

You may be entitled to compensation from the Financial Services Compensation Scheme should AXA Insurance UK plc be unable to meet its liabilities. For further details please contact the FSCS on **0800 678 1100** or **020 7741 4100**.

Worldwide Travel Insurance is a monthly contract. This policy is provided as a benefit of you being an Ultimate Reward Current Account holder. The cost is included in your standard monthly fee. We recommend that you review the cover this policy provides every year to ensure it continues to meet your needs.

If you or Halifax close your account, or Halifax terminates the cover provided through the account, cover will stop immediately unless you're moving from one qualifying account to another.

### How to make a claim

Before you go away, save the contact number (**0345 124 1400**) in your mobile phone in case you need to make a claim.

From abroad call AXA on **+44 1633 439 015**.

## AA breakdown cover

Whatever sort of car you're travelling in – even if you're the passenger in someone else's car – if it breaks down you can trust the AA to help out, 24/7. And if you have a joint account, both of you are covered.

- You'll have AA Breakdown Cover as long as your Ultimate Reward Current Account is open and you're paying the monthly fee.
- The AA Breakdown Cover policy covers you in the event of the vehicle's mechanical breakdown at home or on the road within the UK, Channel Islands and Isle of Man.
- An AA Patrol will try to repair the vehicle at the roadside or, if this is not possible, arrange a tow to a local garage for you, your vehicle and up to 7 passengers.
- AA Roadside and Home Start included.

### Your Policy

For full terms and conditions of your AA Breakdown Cover policy please see page 82.

## How to make a claim

If you need breakdown assistance call: **08000 51 22 48** (save the number to your mobile phone in case you need roadside assistance). You will need to provide your Ultimate Reward Current Account debit card number, your sort code and your account number, as well as your vehicle registration, details of the breakdown location, and separate proof of your identity (such as your driving licence).

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation, by sending an SMS to 07900 444 999.

## If you have a complaint

If you wish to register a complaint, please make contact:

By phone: **03442 09 05 56**

In writing: **Customer Care (Halifax), AA, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY**

By fax: **0161 488 7544**

**Text Relay is available for deaf, hard of hearing or speech impaired customers.**

By email: **customersupport@theAA.com**

The AA will either acknowledge your complaint within five working days of receipt, or offer you their final response if they have concluded their investigations within this period.

Acromas Insurance Company Limited (AICL), only, is covered by the FSCS. If any of the cover you have purchased is underwritten by AICL, you may be entitled to compensation from the scheme if AICL cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS at **www.fscs.org.uk** or telephone 0800 678 1100 or 0207 741 4100.

## Duration of policy

Subject to your right to cancel (see your AA Breakdown Cover Terms and Conditions for details), your cover is renewed monthly and runs at the same time as your Ultimate Reward Current Account, subject always to the terms of the AA Breakdown Cover Terms and Conditions and your Ultimate Reward Current Account. Your cover will come to an end if (i) you fail to pay the monthly fee, or (ii) you or your account provider close your Ultimate Reward Current Account or it is changed to another type of account, or (iii) your residential address is no longer in the UK, Channel Islands or the Isle of Man. Your account provider or the AA can withdraw or change the terms of your cover by giving you 30 days' notice in writing.

# Home emergency cover

From a burst pipe to a break-in, home emergencies can happen to any of us.

And you can bet that they'll happen at the worst possible time. But thankfully, as an Ultimate Reward Current Account holder you're already covered for a wide range of emergencies.

## What's a home emergency?

It's a sudden, unexpected event which needs immediate action in order to:

- Make your home safe or secure
- Avoid damage or prevent more damage
- Restore electricity, gas or water if they've totally failed within the home.

## Your cover

You'll find the full policy wording is in the Terms and Conditions section of this booklet on page 101. Please keep them safe.

### How to make a claim

If you have an emergency, phone Customer Services on **0345 124 1400** 24-hours a day, seven days a week. They will take the details of the emergency and arrange for the most appropriate, qualified person to get in touch with you.

## General information

You can complain about home emergency cover by calling **0345 124 1400** or by writing to Customer Services Administration, Inter Partner Assistance SA (UK Branch), The Quadrangle, 106–118 Station Road, Redhill, Surrey RH1 1PR United Kingdom. If a complaint is not settled, you may be able to refer it to the Financial Ombudsman Service who will undertake an independent and impartial review of your complaint. The address is The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone **0800 023 4567** or **0300 123 9 123**.

You may be entitled to compensation from the Financial Services Compensation Scheme should Inter Partner Assistance SA (IPA) be unable to meet its liabilities. For further details please contact the FSCS on **0800 678 1100** or **020 7741 4100** or **enquiries@fscs.org.uk**

Home emergency cover is a monthly contract. This policy is provided as a benefit of you being an Ultimate Reward Current Account holder. The cost is included in your standard monthly fee.

If you or Halifax close your account, or Halifax terminates the cover provided through the account, cover will stop immediately unless you are moving from one qualifying account to another.

# Card cancellation

It's hard to imagine life today without your plastic cards. So if they go missing you need to act fast. Citymain Administrators Ltd card cancellation service helps you get back to normal, and quickly. If your cards are lost or stolen just call **0345 124 1400** and Citymain Administrators Ltd will request for your financial cards to be cancelled and replacements ordered. The full terms and conditions can be found on page 105 of this booklet.

## Register your cards to get the best service

If you register your cards now, it makes it quicker and easier for Citymain Administrators Ltd to complete a loss report on your behalf if they ever go missing.

Just call **0345 124 1400** or **+44 (0) 1495 28 12 97** if you're abroad and have your cards to hand. Make sure you register any additional account holder's cards too.

And if your card details change, let Citymain know so that they can update their records.

You can also register your Passport and Driving Licence Number by calling **0345 124 1400**. These document numbers can then be provided to you if you need them for any reason.

## Scope of service

No insurance cover is included with this service which means you are not covered for any financial loss incurred due to the loss or theft of your cards.

## General information

This product is a benefit of your Ultimate Reward Current Account. The cost is included as part of your standard monthly fee. We recommend that you review your account benefits every year to ensure they continue to meet your needs. If you or Halifax close your account, or Halifax terminates the service provided through the account, this service will stop immediately unless you are moving from one qualifying account to another.

## Already have card cancellation service?

You should check the details of your existing product against the card cancellation service offered with your account to ensure you are not paying unnecessarily for the same service.

## Reporting lost or stolen cards

1. If your cards are lost or stolen, please get in touch as soon as possible. You can report your card lost or stolen and order a replacement:
  - a) By signing into the Mobile Banking app or Online Banking
  - b) By calling:
    - To report your cards lost or stolen in the UK call **0345 124 1400**
    - To report your cards lost or stolen whilst abroad call **+44 (0)1495 28 12 97**.

This service is open 24 hours a day, 7 days a week, 365 days a year.

2. When you call, Citymain Administrators Ltd will complete a loss report and contact your card issuer(s) to request for them to be cancelled and re-issued to you.

## How to complain

You can complain about card cancellation by calling **0345 124 1400** or by writing to the Customer Services Manager at Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire, PO6 3EN.

### Top tips to keep your cards safe

If you carry a bag, carry it firmly with the clasp towards you.

Don't leave cards unattended in a bag, briefcase or jacket pocket in a public place.

Never write down your Personal Identification Number (PIN), never disclose it to anyone and take all reasonable steps to keep it secret.

# Important information

## It's important to know

- Overdrafts from Bank of Scotland plc (Halifax is a division of Bank of Scotland plc) are regulated by the Financial Conduct Authority under the Consumer Credit Act 1974. Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.
- You should review any similar insurance products you have, including any held with us, to make sure you are not paying for the same cover twice.
- 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 and charges 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 branch.
- **If you move to live outside the UK, Channel Islands or the Isle of Man, your insurance benefits are invalid.**

## Our bank accounts

At Halifax, we know that people's personal circumstances change, which is why we offer a range of bank accounts to suit all kinds of needs. So if at any stage you'd like to review your options, just let us know. Visit any branch, call **0345 720 3040** or go to **[www.halifax.co.uk](http://www.halifax.co.uk)** to find out more.

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

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

## Your account

- The Ultimate Reward Current Account will cost you £17 a month. It will only cost you £15 a month if in the previous calendar month you pay in £750 or more, have a minimum of two different direct debit instructions paid from your account each calendar month and have not gone overdrawn on your account by the end of any day during the calendar month.
- As long as you pay your monthly maintaining the account fee, you'll continue to enjoy the benefits that come with your account. If you close or change your account, the benefits and your cover will end.
- The monthly maintaining the account fee and all fees quoted are correct at the time of print (October 2018) and are subject to change.

# 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> <b>0345 720 3040</b> <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 transactions 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 account 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 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 the 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 the 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 (UK Branch) 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 (UK Branch) & 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 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 payment 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 arranged 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?
<b>'2-4-6'</b> Cheques paid into a Halifax/ Bank of Scotland: <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 the 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 pounds 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 pounds 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 pounds equivalent from your account. If we converted the cheque to pounds, 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.

## 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.
- 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 daily arranged overdraft fee, we base it on the total balance including previous fees.

## 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	This is: <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; <u>less</u></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 arranged 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.

## 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.

- 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.



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 any more 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 on the next page 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 fee) 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) 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)
- 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 arranged 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 arranged 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 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 from 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>	£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.)
<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 fee

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 fee.

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 arranged 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 arranged 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 maintaining the account fee is £17. A discounted monthly 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.

<sup>▲</sup> 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 foreign currency

If you use your debit card to make a purchase in a foreign currency, 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.

**The next pages refer to the following insurance products included in the Ultimate Reward Current Account.**

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Worldwide multi-trip family travel insurance	55
Car breakdown cover	82
Mobile phone insurance	93
Home emergency cover	101

# Travel insurance

## About YOUR Policy Wording

### The Insurance Contract

If **You** have any queries about **Your** cover, **You** can call **Us** on the number listed in the 'Important telephone numbers' section. Please make sure **You** have **Your** Ultimate Reward Current Account number and **Your** branch sort code when **You** call. **We** want **You** to get the most from **Your** policy and to do this **You** should:

- read **Your** policy wording and make sure **You** are covered for the sort of losses/incidents **You** think might happen
- make sure **You** have declared any **Pre-Existing Medical Conditions** **You** can do this by calling us on **0345 124 1400**.
- make sure that **You** understand the exclusions and conditions which apply to **Your** policy because if **You** do not meet these conditions it may affect any claim **You** make.

### Operation of cover

This policy ceases when the accountholder reaches the age of 71. Where a joint accountholder is aged 71 or over and the other accountholder still qualifies for cover, this policy will remain in force for that accountholder until they reach 71 subject to the terms and conditions of the policy.

Remember, no policy covers everything. **We** do not cover certain things such as:

- **Pre-Existing Medical Conditions** (unless additional cover is agreed in writing by **Us**) **You** can declare any **pre-existing medical conditions** by calling **Us** on **0345 124 1400**
- any **Insured Person** over the age of 70 years old
- losses that **We** do not state are specifically covered e.g. the cost of obtaining a Police report.

The things which are not covered by **Your** policy are stated:

- in the 'General exclusions applying to **Your** policy'
- under 'What IS NOT covered' in each section of cover.

If **We** do not state that something is covered, **You** should assume that it is not covered.

### Words with special meanings

Throughout **Your** policy wording, certain words are shown in **bold type**. These words have special meanings which are listed below and the following sections have unique 'Words with special meanings' which can be found at the beginning of the section 'Legal Advice and Expenses', 'Travel Disruption Cover' and 'Wedding Cover'.

### Accident(s)/Accidental

A sudden, unexpected, specific, violent, external, visible event which occurs at a single identifiable time and place and arises solely and independently of any other cause.

### Bank Account Provider

The bank which provides the account through which this travel insurance policy is made available to **You**.

### Business Equipment

Means items used by **You** and which belong to **You** in support of **Your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

### Colleague

An associate in the same employment as **You** in the **UK**, whose absence from work necessitates **Your** stay in or return to the **UK**.

### Europe

The continent of **Europe** west of the Ural Mountains including its neighbouring islands (including the Azores, the Canary Islands, the Republic of Ireland and Madeira) and non-European countries bordering the Mediterranean.

### Excess

The amount **You** pay when **You** make a claim which is set out in the 'Policy limits and excesses' section. Where a claim is made for the same incident under different sections of the policy and/or by more than one **Insured Person** for the same incident, only one excess will apply.

### Family

**You**, **Your** spouse, **Your** civil partner (as defined in Section 1 of the Civil Partnership Act 2004) or the person (whether or not of the same sex) with whom **You** are permanently cohabiting in a marriage-like relationship together with **Your** children, step-children, adopted children, children for whom **You** are the legal guardian and foster children who are under the age of 18 or under the age of 24 and in full time education.

### Golf Equipment

Golf clubs, golf balls, golf bag, golf trolley, golf shoes and essential clothes which **You** own or hire.

### Health Check Date

The annual date when medical conditions need to be declared and reconsidered by **Us**. **We** will send a reminder prior to this date.

### Home

**Your** usual permanent place of residence in the **UK**.

**Insurance Period**

The period commencing on the date **You** open an Ultimate Reward Current Account and ending when **Your** Ultimate Reward Current Account is closed or **Your** policy is cancelled, whichever is earlier.

**Insured Person/You/Your**

The holder(s) of an Ultimate Reward Current Account and their **Family**.

**Insurer**

AXA Insurance UK plc.

**Permanent Total Disablement**

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of **Your** life and as certified by a registered medical practitioner, to the reasonable satisfaction of **Our** Chief Medical Officer, and which prevents **You** from engaging in any work or occupation for remuneration or profit.

**Personal Baggage**

Each of **Your** suitcases (or containers of a similar nature) and their contents, articles **You** are wearing or carrying which are owned by any of **Your Family**, or for which they are legally responsible, including **Valuables** and keys (excluding keys to a hire vehicle).

**Personal Money**

Cash, cheques, banker's drafts, electronic cash pre-payment cards, postal and money orders, current postage stamps, phone cards, coupons or vouchers which have a monetary value.

**Pre-Existing Medical Condition**

Anything which **You** would answer yes to in the medical conditions declarations in the 'The insurance contract' section under '**You** must declare all medical conditions' either at the time **You** open **Your** Ultimate Reward Current Account or at the time of booking **Your Trip**.

**Public Transport**

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable.

**Redundant/Redundancy**

Being made unemployed under the current **UK** redundancy legislation and have been given a notice of redundancy and are receiving payment under the current redundancy payments legislation and at the time of booking the **Trip** or opening **Your** Ultimate Reward Current Account whichever is later **You**, or **Your** travelling companion had no reason to suspect that they would be made redundant.

**Relative**

**Your Family** (including **Your** children, step-children, adopted children and foster children and grandchildren), **Your** mother, father, sister, brother, fiancé(e), grandparent, in-law, step-**family** or next of kin.

**Responsible Adult**

Means a person aged 18 or over (not insured on this policy)

whose duty is to care for and be in control of another person and if necessary make decisions in the absence of the parent/guardian.

**Terrorist Action**

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;
- c) the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

**Trip(s)**

The period of time (as defined under **Trip Duration**) spent away from **Your Home** on pre-booked business or leisure travel.

**Trip Duration**

The maximum duration of any one **Trip** is 45 consecutive days unless otherwise agreed. If any **Trip** exceeds 45 days there is no cover under this policy for any additional days over the 45 day period.

**UK**

England, Wales, Scotland, Northern Ireland, Isle of Man and Channel Islands.

**Upgrade(s)**

Means any extra benefit or different level of cover **You** have purchased as detailed on **Your** upgrade schedule. See the **Upgrade** section of this document for details of **Upgrades** available. No additional cover will apply unless **You** have paid the appropriate supplementary premium.

**Valuables**

Antiques, jewellery or articles made of or containing gold, silver or other precious metals, precious or semi-precious stones, portable audio, visual, photographic and gaming equipment including any associated media, binoculars, furs, laptops, mobile telephones, portable satellite navigation and watches.

**We/Us/Our**

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.



## Winter Sports Equipment

Skis (including bindings), snow boards (including bindings), boots, ski poles, ice skates and essential clothes which **You** own or hire.

## About YOUR insurance contract

**Your** policy is a legal contract between **You** and **Us**.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, unless specified elsewhere in the contract, the law which applies to this contract is the law which applies to the part of the **UK** in which **You** normally live unless written agreement has been given for another EU law to apply. If there is any disagreement, **We** will use this policy wording over any other assurances or statements, unless they are confirmed in writing and form part of the policy.

All communication between **You** and **Us** will be in English.

### The Insurer

This policy is underwritten by 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. **You** can check this on the Financial Services Register by visiting [www.fca.org.uk](http://www.fca.org.uk)

### Our part of the insurance contract is as follows

**We** provide the cover set out in **Your** policy wording.

### Your part of the insurance contract is as follows

**Your** policy is renewed on a monthly basis and cover will end if:

- i) **Your** Ultimate Reward Current Account is closed;
- ii) **You** fail to pay the monthly fee for **Your** account;
- iii) **Your** account is changed to another type of account with **Your Bank Account Provider**;
- iv) **Your** residential address is no longer in the **UK**.

**You** have the right to cancel **Your** policy by giving **Us** notice that **You** wish to cancel. **We** may cancel **Your** policy by giving **You** at least two calendar months' notice in writing.

If **Your** policy ends for any reason, **You** will not be entitled to a refund of any fees and/or premium paid for the cover provided under **Your** policy including any additional fees and/or premiums **You** have paid to cover a **Pre-Existing**

### Medical Condition.

### Change to cover, terms or price

This clause explains how **We** may make changes to **Your** insurance policy. This clause does not allow **Us** to amend the terms of **Your** membership of the Ultimate Reward Current Account (which is governed by separate terms and conditions).

**We** may change the price, benefits, terms, cover and/or exclusions of **Your** insurance policy by giving **You** at least two calendar months' notice in writing unless such changes are required to be made sooner by law or regulation (in which case **We** will give **You** a reasonable and proportionate

amount of notice). Changes may be communicated to **You** by **Us** or by **Your bank account provider** acting as **Our** agent.

**We** will only exercise **Our** ability to make changes to **Your** insurance policy in order to make reasonable and proportionate changes to reflect:

- a) any changes in the law, regulation and/or taxation of travel insurance business within the **UK**
- b) any changes that are required to give effect to decisions and/or guidance of a regulator or an ombudsman
- c) any changes that are required to give effect to new or revised insurance industry codes of practice that **We** intend to comply with
- d) inflationary increases in general claims costs, medical claims costs and/or administrative costs which affect the cost to **Us** of providing cover under and administering **Your** insurance policy
- e) changes in foreign currency exchange rates which affect the cost to **Us** of providing cover under and administering **Your** insurance policy
- f) the correction of any typographical or formatting errors that may occur
- g) other increases in the cost and/or number of travel insurance claims which affect the cost to **Us** of providing cover under and administering **Your** insurance policy; and
- h) increases in the cost of purchasing reinsurance which affects the cost to **Us** of providing cover under **Your** insurance policy.

Any change to the benefits, terms, cover or exclusion which restricts **Your** cover or benefits will not apply to any **Trip** which commences prior to the effective date of the change. All changes will apply to any trips which **You** have already booked which commence after the effective date of the change.

If **You** do not wish to accept the change(s) that **We** intend to make to **Your** insurance policy, **You** can contact **Your** bank account provider acting as **Our** agent by using the contact details at the start of this booklet. This will be treated as notice that **You** wish to close or switch **Your** Ultimate Reward Current Account immediately – there will be no charge for closing or switching **Your** account. It will be assumed that **You** have accepted the change(s) if **Your** bank account provider has not heard from **You** by the end of the notice period and **You** will be bound by the change(s) when they come into force.

### Exclusions which apply to Your policy

The exclusions which apply to all sections of **Your** policy are shown in the 'Exclusions and conditions' section of **Your** policy.

### Fraud

Throughout **Your** dealings with **Us** **We** expect **You** to act honestly.

If **You** or anyone acting for **You**:

- knowingly provides information to **Us** as part of **Your** application for **Your** policy that is not true and complete to the best of **Your** knowledge and belief; or
- knowingly makes a fraudulent or exaggerated claim under **Your** policy; or
- knowingly makes a false statement in support of a claim; or
- submits a knowingly false or forged document in support of a claim; or
- makes a claim for any loss or damage caused by **Your** wilful act or caused with **Your** agreement, knowledge or collusion.

THEN:

- **We** may prosecute fraudulent claimants;
- **We** may make the policy void from the date of the fraudulent act;
- **We** will not pay any fraudulent claims;
- **We** will be entitled to recover from **You** the amount of any fraudulent claim already paid under **Your** policy since the start date;
- **We** may not return any premium paid by **You** for the policy;
- **We** may inform the Police of the circumstances.

### Conditions which apply to Your policy

These are some of the conditions **You** must keep to as **Your** part of the contract. The others are shown in the 'Exclusions and conditions' section. If **You** do not keep to these conditions, **We** may decline **Your** claim.

#### You must declare all medical conditions

**Your** policy excludes any **Pre-Existing Medical Conditions** that exist either when **You** open **Your** Ultimate Reward Current Account or when booking **Your** Trip. To make sure **Your** policy fully covers **You** for **Your** Trip, it is important **You** tell **Us** when **You** open **Your** Ultimate Reward Current Account or when booking a **Trip** about any medical condition affecting the health of the people travelling, and then again at any subsequent **Health Check Date**. **We** will assess the condition and confirm whether **Your** policy can be extended to cover claims for that particular condition.

Please call the Customer Helpline listed in the 'Important telephone numbers' section if **You** answer 'Yes' to any one of the following questions:

In relation to any person to be insured, does anyone have or previously had any medical condition for which:

- a) they are currently taking prescribed medication or,
- b) are waiting to receive, or have received treatment (including surgery, tests or investigation) within the last 6 months prior to the opening of this account, or within 6 months prior to booking any **Trip**, whichever is later.

If **We** extend the cover under **Your** policy to include any **Pre-Existing Medical Conditions**, **We** may charge an additional premium and a separate endorsement will be sent to **You**. This will confirm the new terms under which cover is

provided and must be produced should **You** make a claim, so please keep it in a safe place.

**We** reserve the right not to extend the cover under **Your** policy.

**For a Relative, Colleague, travel companion or a friend or Relative with whom You had arranged to stay who is not insured but whose health may affect the Trip.**

If, at the time **You** open **Your** Ultimate Reward Current Account or book a **Trip**, whichever is later, **Your** Relative, Colleague, travel companion or a friend or **Relative** with whom **You** had arranged to stay had a medical condition for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.

**We** will not pay for any claim **You** (or any **Insured Person**) make, that has anything to do with the medical condition of that **Relative, Colleague, travel companion or a friend or Relative** with whom **You** had arranged to stay.

#### You must prevent loss, theft or damage

All persons covered by **Your** policy must take all reasonable steps to prevent loss, theft or damage to everything covered under **Your** policy.

Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment, or may result in **Your** claim being declined in full.

## Hazardous activities

This travel insurance policy provides cover for most hazardous activities.

If **You** are taking part in any sport or activity not listed in this section, please contact **Us** on **0345 124 1400** to see if **You** can be covered.

Covered	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions.	Not covered
Aerobics Badminton Baseball Basketball Boogie boarding Bowls Camel riding Cricket Croquet Curling Cycling (no racing) Deep sea fishing Dinghy Sailing Fell walking Fishing Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft) Golf Ice skating Jogging Manual work at ground level involving no machinery* Marathon running Mountain biking on recognised routes Netball Orienteering Rambling Ringos Roller Skating Blading (wearing pads and helmets) Rounders Rowing (except racing) Running (non-competitive and not marathons) Safari Trekking (must be organised tour) Sailing if qualified and excluding racing (within territorial waters)* SCUBA diving (down to 30m accompanied by a qualified diver or instructor) Skateboarding (wearing pads and helmets) Snorkelling Softball Squash Surfing Swimming Table tennis Tennis Ten pin bowling Trekking/Hiking up to 4,000m altitude Volleyball War Games (wearing eye protection) Walking Water polo Windsurfing (within territorial waters)* Yachting (if qualified and excluding racing)*	Abseiling Archery Banana boating Black water rafting Bungee jumping Canoeing/kayaking (no white water) Clay pigeon shooting* Fencing Flotilla sailing* (with professional leader) Go karting* Gymnastics Horse riding (no jumping)* Hot air ballooning Indoor rock climbing (with belays) Jet biking* Jet skiing* Paint balling Parascending over water Pony trekking* River tubing (no white water) Shooting (not big game)* Sleigh riding as a passenger Swimming with dolphins Trampolineing Trekking/Hiking between 4,000m and 6,000m altitude Water skiing (no jumping) White water rafting Ziplining/Zipwiring Zorbing	Base jumping Big game hunting BMX stunt riding Bouldering Boxing Canyoning Caving/pot holing Coasteering Cycle racing Flying except as a fare paying passenger Free/high diving Gliding Hang gliding Horse jumping/hunting Judo/karate/martial arts Kite surfing Lacrosse Micro lighting Motor cycling unless on machines of less than 125cc and where <b>You</b> have held a motorcycle licence for at least 3 years and are conviction free and are wearing a helmet* Mountaineering Organised team sports unless otherwise listed Parachuting Paragliding Parascending over land Participation in competition unless agreed by <b>Us</b> Polo Professional/semi professional sports Quad biking Rock climbing Sailing outside territorial waters Scuba diving below 30m Shark diving Street hockey Water ski jumping Weightlifting Wrestling

\* No Personal Liability cover.

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## Winter sports

If **You** are taking part in any sport or activity not listed in this section, please contact **Us** on **0345 124 1400** to see if **You** can be covered.

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Winter sports are covered for up to a maximum of 31 days in any calendar year.

The following activities are covered:

- airboarding
- big foot skiing
- blade skating
- dry slope skiing
- glacier skiing/walking
- husky dog sledding (organised, non-competitive and with experienced local driver)
- ice cricket (wearing appropriate batting pads/gloves/spiked shoes)
- ice fishing
- \*ice go karting (within organisers guidelines)
- ice skating
- \*ice windsurfing
- kick sledging
- ski – biking
- ski – blading
- ski boarding
- \*ski – dooing
- ski racing arranged by ski schools for their pupils
- ski run walking
- ski – touring
- skiing alpine
- skiing – big foot

- skiing – cross country with a guide
- skiing – mono
- skiing – Nordic
- skiing on piste\*\*
- skiing – off piste\*\* with a guide
- sledging
- sleigh riding as a passenger (pulled by horse or reindeer)
- snow biking
- snow blading
- snow boarding on piste\*\*
- snow boarding – off piste\*\* with a guide
- snow bobbing
- \*snow mobiling (skidoo)
- \*snow scooting
- snow shoe walking
- \*snowcat driving
- tandem skiing
- telemarking
- tobogganing on snow\* riding as a passenger (pulled by horse or reindeer)
- winter walking (using crampons and ice picks only)

\* No cover under Section 4 – Personal liability.

\*\* a piste is a recognised and marked ski run within the resort boundaries.

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Examples of winter sports activities not covered are:

- Bobsleighing
  - Heli skiing
  - Ice hockey
  - Lugging
  - Use of skeletons
  - Ski acrobatics
  - Ski jumping
- 

## Upgrades

There are different levels of cover within this policy, some of which won't apply unless **You** have paid the appropriate **Upgrade** premium. **Upgrades** must be purchased before **You** travel. Any extra benefit **You** have purchased is detailed on **Your** Upgrade schedule. Please read the wording and ensure the cover reflects **Your** requirements. **You** may **Upgrade Your** travel insurance coverage to include any of the following:

### Additional Adult or Child

**You** may nominate a named additional adult or child, relative or friend, as an **Insured Person**, when the adult or child is travelling with the Ultimate Reward Current Account holder, or with the account holder's spouse, partner or civil partner when he/she is the **Insured Person**.

### Excess Waiver

The policy **excess** will be reduced to nil.

### Trip Extension

The **Trip** limit may be extended to cover **You** for either 62, 93, 186 or 279 consecutive days in each annual period of insurance. If any trip exceeds **Your Trip Duration** there is no cover under this policy for any additional days over **Your Trip Duration** period.

### Sports and Activities

The sports and activities which are covered as standard are listed under the Hazardous Activities Section, if **You** wish to participate in any activity not mentioned under this definition then please call **Us** and **We** may be able to extend **Your** cover.

## Automatic Renewal

By purchasing an optional **Upgrade(s)** **You** provide consent to set up a continuous payment authority. This means **We** are authorised to automatically renew **Your Upgrade(s)** and apply for renewal payments from **Your** account every year, even if **Your** card has expired, until **You** instruct **Us** to stop.

**We** will contact **You** at least 21 days before the expiry date. If **You** still meet **Our** eligibility criteria, **We** will seek to automatically renew **Your Upgrade(s)** by using the latest details **You** provided to **Us**. **You** will also be provided with a renewal invitation which **You** should check to ensure all **Your** details are still correct and relevant. If any changes are required or **You** do not wish to renew **Your** policy **You** should let **Us** know by contacting **Us** on **0345 124 1400** before **Your** renewal date.

If **You** no longer meet **Our** eligibility criteria, **We** will not be able to renew **Your Upgrade**. In all cases **We** will contact **You** prior to **Your** renewal date to advise **You** what to do next.

## Renewals which include a Medical Condition

If **You** have contacted **Us** about a medical condition and **We** have agreed in writing to cover **You**, it will not automatically renew. If **You** have purchased any **Upgrade(s)** in addition to a medical condition the **Upgrade(s)** will not automatically renew either. In both cases **We** will contact **You** at least 21 days before the expiry date to advise what to do next, but **You** will have to contact **Us** if **You** wish to renew.

## Important conditions applying to Your policy:

- the maximum age for cover under **Your** policy is 70 years old
- the maximum duration of any one **Trip** is 45 consecutive days unless otherwise agreed. If any **Trip** exceeds 45 days there is no cover under this policy for any additional days over the 45 day period.
- **Your** policy covers only persons permanently resident in the UK
- **Your** policy is only valid on **Trips** commencing from and returning to the UK
- **Your** policy automatically extends to provide cover if **You** are unable to return **Home** by the end of the Insurance Period due to the death, injury or illness of **You** or a **Public Transport** delay.
- Winter Sports cover is provided up to a maximum of 31 days in total in any calendar year
- **Your** cover is not valid for **Trips** taken within the **UK** except when **You** have pre-booked accommodation for 2 nights or more.
- **Your** children are only covered when travelling with the account holder(s) or a **Responsible Adult**.

## Reciprocal health agreements

### EU, EEA, Iceland, Liechtenstein, Norway and Switzerland

The European Health Insurance Card (EHIC) allows **You** to access the state provided healthcare in European Economic Area (EEA) countries and Switzerland, Iceland, Norway and

Liechtenstein. This is the healthcare provided to residents of the country **You** are visiting, which may not cover everything **You** would expect to get free of charge from the National Health Service (NHS).

Applying for an EHIC is free. **You** can apply online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers), by calling **0300 330 1350** or by getting an application form from the Post Office. **You** will need **Your** NHS or National Insurance Number. The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **Your** home country or for a relative to stay or fly out to be with **You**. In a medical emergency **You** may have no control over the hospital **You** are taken to or the closest hospital may be private. The EHIC is valid for up to five years. **You** must remember to renew it when it expires.

### Australia

If **You** are travelling to Australia **You** can enrol in Medicare which will entitle **You** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia. All claims for refunds under the Medicare scheme must be made before **You** leave Australia. For more information on Medicare visit: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or email: [medicare@medicareaustralia.gov.au](mailto:medicare@medicareaustralia.gov.au)

If **You** use these arrangements or any other similar health arrangement with another country to reduce **Your** medical expenses, **You** won't have to pay an **Excess**.

## Emergency and medical service

### Emergency assistance 24 hours a day

**You** should first check that the circumstances are covered by **Your** policy. Then contact the appropriate 24 hour number shown on page 83. Give **Your** name, **Your** Ultimate Reward Current Account number and branch sort code, and as much information as possible. Please give **Us** a telephone, fax or telex number where **We** can contact **You** or leave messages at any time of the day or night.

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of Cutting Short **Your Trip** necessitating **Your** Early Return **Home** **You** must contact the Medical Assistance Helpline (provided by AXA Assistance). The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact Medical Assistance Helpline as soon as possible.

### Medical assistance abroad

The Medical Assistance Helpline has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. The Medical Assistance Helpline will also arrange transport **Home** when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Relative** or **Colleague** at home.

### Payment for medical treatment abroad

If **You** are admitted to a hospital/clinic while abroad, the Medical Assistance Helpline will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Medical Assistance Helpline for **You** as soon as possible. Private medical treatment is not covered unless authorised specifically by the Medical Assistance Helpline. For simple out-patient treatment, **You** should pay the hospital/clinic **Yourself** and claim back medical expenses from **Us** on **Your** return to **Your Home**. If in doubt regarding any such requests, please call the Medical Assistance Helpline for guidance.

Contact AXA Assistance on telephone number:  
**+44 1633 439015**

### Making a claim

#### How to make a claim for any of the following:

For all claims follow these simple steps:

1. Find the relevant section listed below and ensure that **You** have all the claims evidence **We** require. All claims evidence must be supplied at **Your** own expense in its original form
2. Telephone the Customer Helpline listed in the 'Important telephone numbers' section as soon as reasonably possible with **Your** Ultimate Reward Current Account number and **Your** branch sort code.

Please remember to keep copies of all correspondence **You** send to **Us** for **Your** future reference.

#### Section 1: Medical Emergency and Repatriation Expenses

##### Section 2: Cancellation/Cutting Short Your Trip

To make a claim under these sections of **Your** policy **You** or anyone on **Your** behalf must contact the Medical Assistance Helpline (see the 'Important telephone numbers' section) as soon as possible, but within 48 hours of the event, to authorise any expenses.

If **You** fail to contact **Us** prior to treatment **We** cannot guarantee direct payment to the medical provider.

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and
- copy of **Your** European Health Insurance Card (EHIC)
- Tour Operator's cancellation invoice or unused flight tickets; or
- written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation; and
- confirmation from a medical practitioner that **You** or **Your** travelling companion are not fit to travel; or
- confirmation from the Clerk of the Courts office that **You** are required for Jury Service; or

- confirmation from **Your** employer/**Your** partner's employer/**Your** travelling companion's employer of **Redundancy** and period of employment or leave cancelled; or
- confirmation from a relevant authority that **You** have been instructed to stay at/return **Home**; or
- a copy of a death certificate, where appropriate.

##### Section 3: Personal Accident

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- detailed medical report from **Your** consultant; or
- a copy of a death certificate, where appropriate.

##### Section 4: Personal Liability

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- any claim form, summons, or other legal document as soon as **You** receive them; and
- any reasonable information or help **We** need to deal with the case and **Your** claim.

Please note **You** must not negotiate, pay, settle, admit or deny any claim without **Our** written agreement.

##### Section 5: Travel Delay/Missed Departure

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- confirmation from the carrier of the reason and duration of **Your** delay; or
- confirmation from a garage/motoring organisation that breakdown assistance was provided; or
- confirmation of the delay to **Public Transport** from the company involved; or
- confirmation from the Police (if involved) of the circumstances giving rise to the claim.

##### Section 6: Loss of Important Documents

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- original Police report, obtained within 24 hours of the incident or as soon as possible after that; and
- original receipts for obtaining temporary documents.

##### Section 7: Legal Advice and Expenses

To make a claim for Legal Expenses please call **0345 124 1400** and for Legal Advice **0345 124 1400**

## Section 8: Mugging Benefit

## Section 9: Personal Baggage/Delayed Baggage

## Section 10: Personal Money

## Section 11: Winter Sports

## Section 12: Golf Cover

To make a claim under any of these sections of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- original Police report, obtained within 24 hours of the incident or as soon as possible after that; or
  - courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **You** are aware of an incident); and
  - proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and
  - written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
  - Household Contents policy details (please note this will NOT affect **Your** Household Insurance premium or No Claims Discount); and
  - a report from the resort manager or Tour Operator confirming piste closure, where applicable; and
  - details of the length of **Your** stay in hospital, where applicable.

## Section 13: Travel Disruption Cover

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- Tour Operator's cancellation invoice or unused flight tickets; or
- written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.

## Section 14: Business Travel

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- original Police report, obtained within 24 hours of the incident or as soon as possible after that; or
- courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **You** are aware of an incident); and
- proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and written estimate for the

cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.

## Section 15: Disability Benefit following Road Traffic Accident in New Zealand

## Section 16: Wedding Cover

To make a claim under this section of **Your** policy **You** must provide **Us** with:

- Tour Operator's booking invoice or other evidence of **Your Trip**; and
- original Police report, obtained within 24 hours of the incident or as soon as possible after that; or
- courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **You** are aware of an incident); and
- proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.

Further to the claims evidence listed, **You** may be asked to provide additional information to substantiate **Your** claim.

Section	We will pay you up to	Excess (per successful claim)*
<b>Medical Emergency and Repatriation Expenses</b>	£10,000,000	£50
Emergency Dental Treatment	£1,000	£50
Hospital Benefit	£1,000 (£50 per day)	Nil
Meal Expenses Benefit	£10 per day	Nil
<b>Cancellation</b>	£5,000	£50
<b>Cutting short your trip</b>	£5,000	£50
<b>Personal Accident</b>		
Permanent Total Disablement	£30,000 (£2,500 if under 16 or over 64)	Nil
Death	£15,000 (£2,500 if under 16 or over 64)	Nil
<b>Personal Liability</b>	£2,000,000	£50
<b>Travel Delay</b>	£250 (£30 for the first 12 hours and £20 for every subsequent 12 hours after that)	Nil
<b>Missed Departure</b>	£1,000	Nil
<b>Loss of Important Documents</b>	£600	£50
<b>Legal Advice and Expenses</b>	£25,000	£50
<b>Mugging Benefit</b>	£1,000 (£50 per day)	Nil
<b>Personal Baggage</b>	£2,500	£50
Single Article, Pair or Set of Articles	£500	£50
Valuables	£500	£50
Delayed Baggage	£250	Nil
<b>Personal Money</b>	£750	£50
Cash	£300 (£50 if under 16)	£50
<b>Winter Sports</b>		
Winter Sports Equipment	£500 (£400 if hired)	£50
Ski Hire	£300 (£30 per day)	Nil
Ski Pack	£5,000 (Unused Lift Pass £350)	Nil
Piste Closure	£300 (£30 per day)	Nil
<b>Golf Cover</b>		
Golf Equipment	£1,500	£50
Single Article	£500	£50
Golf Equipment Hire	£400 (£50 per day)	Nil
Green Fees	£300 (£75 per day)	Nil
<b>Travel Disruption Cover</b>	£5,000	£50
<b>Business Travel</b>	£1,000	£50
Single Article, Pair or Set of Articles	£300	£50



<b>Disability Benefit following Road Traffic Accident in New Zealand</b>	£250 per week	Nil
<b>Wedding Cover</b>		
Wedding Rings (per person)	£250	£50
Wedding Gifts (per couple)	£1,000	£50
Wedding Attire (per couple)	£1,500	£50

\* Where you and your family make a claim under more than one section of cover for the same incident, the maximum excess you will pay is £50 in total.

## Section 1: Medical Emergency and Repatriation Expenses

This section of **Your** policy explains the cover **We** provide for medical emergency and repatriation expenses whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

This section provides insurance for emergency medical costs not covered under a reciprocal health agreement between the government of the **UK** and that of **Your** country of loss including costs covered by the European Health Insurance Card (EHIC). This is not Private Medical Insurance.

### What IS covered:

1. Reasonable and necessary medical and hospital expenses, including the cost of the rescue service to take **You** to hospital; and
2. Returning **You** to the **UK** provided this is authorised by **Us** or the Medical Assistance Helpline; and
3. Reasonable travel and room only accommodation expenses for a travelling companion or resident in the **UK** to stay with **You** and travel **Home** with **You** if this is authorised by **Us** or the Medical Assistance Helpline; and
4. Funeral expenses abroad or the cost of transporting **Your** body or ashes to **Your Home**.

**We** will pay **You** up to £10,000,000:

- if **You** go into hospital or require any medical assistance; and/or
- if **You** have to return **Home** early or extend **Your Trip**; or
- for reasonable and necessary funeral expenses abroad; or
- for transporting **Your** body or ashes back to **Your Home**.

**We** will pay **You** up to £1,000 if:

- **You** require emergency dental treatment for the immediate relief of pain.

**We** will pay **You** £50 per day (up to a maximum of £1,000) as a:

- benefit for every complete 24 hour period **You** are in hospital or confined to **Your Trip** accommodation.

**We** will pay **You** £10 for every 24 hour period:

- towards meal expenses for the nominated person who stays/travels with **You**.

Please note **We** may instruct **You** to return **Home** if **Our** medical advisers and the medical practitioner treating **You** decide that **You** are fit to travel.

If **You** are injured or become ill during **Your Trip**, our Medical Assistance Helpline:

- may move **You** from one hospital to another; and/or
- arrange for **You** to return to the **UK** at any time.

They will do this if they and the treating doctor think that it is safe for **You** to be moved or returned to the **UK**.

If **You** choose not to, **Our** liability will end on the date it was deemed safe for **You** to be moved or returned to the **UK**.

### What IS NOT covered:

- the **Excess** unless **You** have used **Your** EHIC or a similar reciprocal health agreement to contribute towards **Your** cost of treatment
- any claim as a result of a **Pre-Existing Medical Condition** that exists either at the time **You** open the Ultimate Reward Current Account or at the time of booking **Your Trip** (unless terms were agreed in writing by **Us**)

- the cost of any treatment or surgery (including exploratory tests) in the **UK** (except for **Trips** to the Channel Islands, where NHS treatment is not available)
- the cost of any medication or drugs which at the start of **Your Trip** **You** know **You** will need
- the cost of any treatment or surgery (including exploratory tests) which is not directly related to the illness or injury for which **You** went into a hospital or clinic abroad
- any extra costs as a result of **You** arranging single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for **Your** treatment and approved by the Medical Assistance Helpline in advance
- any provision of dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
- any in-patient, hospital, clinic or repatriation expenses in **excess** of £500 which have not been reported to and authorised by the Medical Assistance Helpline in advance
- the cost of any treatment, surgery (including exploratory tests), cosmetic or elective surgery which, in the opinion of the medical practitioner treating **You** or the Medical Assistance Helpline can reasonably be delayed until **You** return **Home**
- all liability following an **Insured Person** acting against medical advice
- any taxi fare, other than those for **Your** travel to and from hospital, relating to **Your** admission, discharge or attendance for out-patient treatment or appointments; or for the collection of medication prescribed for **You** by the hospital forming part of this claim (Note: Any costs incurred by **You** to visit another person in hospital are not covered)
- any food, drinks, toiletries, faxes or any phone calls or costs, other than:
  - calls to the Medical Assistance Helpline telling them about the problem and for which **You** can provide a receipt or other evidence to show the cost of the call and the number dialled; or
  - costs incurred by **You** when **You** receive calls on **Your** mobile phone from **Our** Medical Assistance Helpline for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls.
- any expenses that arise after **We** have instructed **You** to return **Home** if **Our** medical advisers and the medical practitioner treating **You** decide **You** are fit to travel
- any expenses that arise after 12 months of treatment
- Normal pregnancy without any accompanying **Accidental** injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

## Section 2: Cancellation/Cutting Short Your Trip

This section of **Your** policy explains the cover **We** provide if **You** cancel or cut short **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

Please note Cancellation cover terminates at the start of **Your Trip**.

### What IS covered:

1. **Your** share of any unused non-refundable pre-booked travel and accommodation expenses which **You** have paid or are contracted to pay; and
2. **Your** share of any unused non-refundable pre-booked excursions which **You** have paid or are contracted to pay; and
3. Reasonable additional travel and accommodation expenses which **You** incur returning to the **UK** which on medical advice is necessary and unavoidable as a result of bullet point 1 below.

Please note if **You** are cutting short **Your Trip**, payments will be calculated on a pro-rata basis taking into consideration unused accommodation and excursions.

**We** will pay **You** up to £5,000 for **Your** share of the cost of **Your Trip** as a result of:

- the death, injury or illness, as certified by a medical practitioner, of **You**, **Your Relative** or **Colleague** or travelling companion or a friend or **Relative** with whom **You** had arranged to stay; or
- **Your** attendance at a court of law as a witness (but not as an expert witness) or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office; or
- **You** or **Your** travelling companion is a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and authorised leave is cancelled due to an unexpected emergency or a posting overseas at the time of **Your Trip**; or
- **You** or **Your** travelling companion are instructed to stay at **Home** (within 14 days of **Your** departure date) or return **Home** by a relevant authority due to severe damage to **Your Home** or place of business in the **UK** caused by serious fire, explosion, storm, flood, subsidence or burglary; or
- the Foreign & Commonwealth Office (FCO) declaring either of the following:
  - i) **Your** compulsory quarantine preventing **You** from travelling
  - ii) **Your** destination is unsafe to visit and they advise against all travel; or
- **Your Redundancy** or that of **Your** travelling companion or **Your** spouse (including a civil partner or co-habitee); notified to **You** after opening **Your** Ultimate Reward Current Account or after the date the **Trip** was booked, whichever is the later; or

- **Your** cancellation of the **Trip** as a result of a Travel Delay (Section 5) where the delay is in excess of 12 hours from the first international departure time specified in **Your** official itinerary.

Please note **We** may instruct **You** to return Home if **Our** medical advisers and the medical practitioner treating **You** decide that **You** are fit to travel.

If **You** cancel the **Trip** due to bodily injury or illness **You** must provide written confirmation from a medical practitioner stating that this necessarily prevented **You** from travelling.

#### What IS NOT covered:

- the **Excess**
- any claim as a result of a **Pre-Existing Medical Condition** that exists either at the time **You** open the Ultimate Reward Current Account or at the time of booking **Your Trip** (unless terms were agreed in writing by **Us**)
- any additional expenses resulting from **You** not cancelling or cutting short **Your Trip** as soon as reasonably possible
- any loss in respect of Air Passenger Duty (this can be reclaimed by **You** through **Your** travel agent or airline) or credit card charges
- If, at the time **You** open **Your** Ultimate Reward Current Account or book a **Trip**, whichever is later, **Your Relative, Colleague, travel companion** or a friend or **Relative** with whom **You** had arranged to stay had a medical condition for which he or she:
  - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
  - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
  - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months
- any claim as a result of strike, industrial action, delays or disruptions if the situation exists, or is publicly declared on or before the date **Your** Ultimate Reward Current Account is opened or on or before the date **You** booked **Your Trip**, whichever is later
- any additional travel and accommodation expenses incurred that are not considered necessary or authorised by the Medical Assistance Helpline in advance
- any unused or refundable portion of **Your** original travel ticket where repatriation has been made
- any claim as a result of **Your** failure to have a pre-paid return ticket to the **UK** at the start of **Your Trip** unless otherwise agreed by **Us** in writing
- Normal pregnancy without any accompanying **Accidental** Injury, illness, disease or complication. This section is designed to provide cover for unforeseen

events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

- any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
- any claim for reward points without monetary value, such as Air Miles or Avios points.
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Please note **You** cannot claim under both this section and Section 5: Travel Delay/Missed Departure, Section 11: Winter Sports (Ski Pack) or Section 13: Travel Disruption Cover for the same event or series of events.

#### Section 3: Personal Accident

This section of **Your** policy explains the cover **We** provide for a personal **Accident** whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

#### What IS covered:

1. **Permanent Total Disablement** as a result of an **Accident**; or
2. Permanent loss of or loss of use of one or more limbs as a result of an **Accident**; or
3. Permanent and complete loss of all sight in one or both eyes as a result of an **Accident**; or
4. Death as a result of an **Accident**.

**We** will pay **You** £30,000 (limited to £2,500 if **You** are under the age of 16 years or over the age of 64 years at the time of the **Accident**) for **You**:

- **Permanent Total Disablement** as a result of an **Accident**; or
- permanent loss of or loss of use of one or more limbs as a result of an **Accident**; or
- permanent and complete loss of all sight in one or both eyes as a result of an **Accident**.

**We** will pay **Your** legal personal representative(s) £15,000 (limited to £2,500 if **You** are under the age of 16 years or over the age of 64 years at the time of the **Accident**) for **You**:

- death as a result of an **Accident**.

Please note the maximum amount of all benefits **We** will pay under this section for one or more **Accidents** sustained by **You** shall not exceed £30,000.

#### What IS NOT covered:

- any claim which does not occur within 12 months of the **Accident**
- any claim as a result of a Business **Trip** within the **UK** unless **You** are travelling as a fare paying passenger on **Public Transport**
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

## Section 4: Personal Liability

This section of **Your** policy explains the cover **We** provide for personal liability whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

### What IS covered:

1. Injury, illness, death or disease to another person that **You** cause; and
2. Loss of or damage to another person's property that **You** cause.

**We** will pay **You** up to £2,000,000 for:

- legal costs and expenses **You** become legally liable to pay as compensation for any incident or series of incidents; and
- **Your** costs and expenses that **We** have agreed in writing.

Please note **Our** total liability under this section for any one incident or series of incidents shall not exceed £2,000,000.

**You** must send **Us** any claim form, summons or other legal documents as soon as **You** receive them. **You** must also give **Us** any information and help **We** need to deal with the case and **Your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **Our** written agreement.

### What IS NOT covered:

- the **Excess**
- any claim as a result of a Business **Trip** within the **UK** unless **You** are travelling as a fare paying passenger on **Public Transport**
- any claim arising directly or indirectly for any liability for injury, illness, death or disease to another person or loss of or damage to another person's property:
  - a) where cover is provided under any other insurance
  - b) which is suffered by anyone who is under a contract of service with **You** or any member of **Your Family** and is caused by the work **You** employ them to do
  - c) which is caused by any deliberate, unlawful, malicious or wilful act or omission by **You**
  - d) which is made against **You** by a **Relative**
  - e) which is caused by **Your** ownership, care, custody or control of any animal
  - f) which falls on **You** by agreement and would not have done if such agreement did not exist
  - g) which is caused by **Your** employment, profession or business or that of any member of **Your Family**
  - h) which is subject to any criminal proceedings
  - i) which is due to **Your** ownership, possession or use of vehicles, aircraft, watercraft, (other than canoes, punts or rowing boats), firearms or explosive devices
  - j) which is caused by **Your** ownership or occupation of land or buildings (other than occupation only of any temporary residence, with the exception of time-share)
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

## Section 5: Travel Delay/Missed Departure

This section of **Your** policy explains the cover **We** provide for travel delay or missed departure whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

The benefit provided under 1 below is intended to provide compensation if **You** are delayed at **Your** point of departure and is only applicable if **You** have travelled there and checked-in. If **You** have not travelled to **Your** departure point **You** will not be covered even if **You** have checked-in online.

### What IS covered:

1. A delay resulting in **You** departing at least 12 hours (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) after **Your** original scheduled departure time; and
2. Abandonment of **Your Trip** following a 12 hour (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) delay at **Your** first international departure point in the **UK**; and
3. Arriving too late (as shown on **Your** ticket) to board **Your** booked transport at **Your** last departure point from the **UK** or **Your** last departure point for **Your** return to the **UK** as a result of:
  - a) Public Transport services failing to get **You** to **Your** departure point due to strike, industrial action, adverse weather conditions, mechanical failure or direct involvement in an **Accident**; or
  - b) the private motor vehicle in which **You** are travelling being directly involved in an **Accident** or breaking down.

**We** will pay **You** £30 as a:

- benefit for the first complete 12 hours (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) of **Your** delay, then

**We** will pay **You** £20 (up to a maximum of £250) as a:

- benefit for every complete 12 hour delay after that; or

**We** will pay **You** up to £5,000 to:

- refund **Your** share of the cost of **Your Trip** as a result of point 2 above (under Section 2: Cancellation/Cutting Short **Your Trip**); or

**We** will pay **You** up to £1,000 for:

- **Your** reasonable and necessary extra travel and accommodation expenses (room only) to allow **You** to get to **Your Trip** destination or to return **Home** as a result of point 3 above.

If **You** are a resident of Northern Ireland, cover under this section is extended to include international departures from ports/airports within the Republic of Ireland.

### What IS NOT covered:

- any **Trips** within the **UK** (except for **Trips** to the Channel Islands)
- any claim unless **You** have written confirmation from the carrier or their handling agents detailing the reason

for the delay, the scheduled departure time and the actual departure time

- any claim where the carrier or their handling agents provide alternative transport which departs within 12 hours of the original scheduled departure time
- any claim as a result of the airline over booking **Your flight**
- any claim as a result of strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on or before the date **Your Ultimate Reward Current Account** is opened or on or before the date **You booked Your Trip**, whichever is later
- any claim as a result of **Your** failure to check-in at **Your** departure point by the time shown on **Your** travel itinerary except in those circumstances outlined under 'what IS covered' above
- any claim as a result of **Your** failure to allow sufficient time for the **Public Transport** to arrive on schedule and deliver **You** to **Your** departure point
- any claim as a result of **Your** private motor vehicle in which **You** are travelling not having been properly serviced and maintained, in the event of vehicle breakdown
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Please note **You** cannot claim under both this section and Section 2: Cancellation/Cutting Short **Your Trip**, Section 11: Winter Sports (Ski Pack) or Section 13: Travel Disruption Cover for the same event or series of events.

### Section 6: Loss of Important Documents

This section of **Your** policy explains the cover **We** provide for lost or stolen important documents whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

#### What IS covered:

1. Loss or theft of **Your** passport; and
2. Loss or theft of **Your** driving licence; and
3. Loss or theft of **Your** travel documents.

**We** will pay **You** up to £600 for:

- a temporary replacement passport whilst on **Your Trip**; and
- a replacement passport when **You** are back in the **UK**; and
- the replacement or restoration of **Your** driving licence and travel documents listed above; and
- **Your** reasonable travel and accommodation expenses in obtaining replacement documents whilst on **Your Trip**.

#### What IS NOT covered:

- the **Excess**
- any claim for the loss or theft of items that are not kept on **Your** person or not deposited in a safe or

safety deposit box, or similar locked fixed receptacle in **Your Trip** accommodation

- any claim for items packed in suitcases or other similar **Personal Baggage** or in containers, which are out of sight and out of personal control where **You** are not in a position to prevent unauthorised interference with **Your** property
- any claim for the loss of **Your** passport not reported to the Police and the Consular Representative of the relevant issuing country within 24 hours of discovery or as soon as possible after that and a written report is not obtained from them
- any claim for the loss of **Your** driving licence or travel documents not reported to the Police within 24 hours of discovery or as soon as possible after that and a written report is not obtained from them
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

### Section 7: Legal Advice and Expenses

This section of **Your** policy explains the cover **We** provide for legal advice and expenses whilst on **Your Trip**. Words with special meaning are printed in **bold type** and can be found in the 'Words with special meanings' section and below.

#### Legal Advice and Expenses words with special meanings

The words set out below only apply to this section of the policy:

#### Costs and Expenses

- a) legal costs – All reasonable and necessary costs chargeable by the **Representative** on a standard basis
- b) opponents' costs – Costs incurred by opponents in civil cases if **You** have been ordered to pay them, or pay them with **Our** agreement.

#### Date of Occurrence

The date of the event which may lead to a claim. If there is more than one event arising at different times from the same cause, the **Date of Occurrence** is the date of the first of these events.

#### Representative

The lawyer or other suitably qualified person who has been appointed by **Us** to act for **You** in accordance with the terms of this section.

#### What IS covered:

1. Reasonable and necessary **Costs and Expenses** to claim against a third party who causes the death of or injury to **You**; and
2. Confidential free legal advice over the phone on any personal legal problem, if the incident occurs in or under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Norway and Switzerland.

**We** will pay **You** up to £25,000 for:

- reasonable and necessary **Costs and Expenses**

**We** agree to provide the cover in this section as long as:

- any legal proceedings will be dealt with by the court or other body which **We** agree to in the territorial limit; and
- for civil claims it is always more likely than not that **You** will recover damages (or other legal remedy which **We** have agreed to) or make a successful defence.

The most **We** will pay for all claims resulting from one or more events arising from the same time or from the same originating cause is £25,000.

#### What IS NOT covered:

- the **Excess**
- any claim as a result of death or injury which develops gradually or is not caused by an **Accident**
- defending **Your** legal rights (however defending a counter-claim is covered)
- any claim reported to **Us** more than 180 days after **You** should have known about the insured incident
- any fines, penalties, compensation or damages which **You** are ordered to pay by a court or other authority
- any claim as a result of an incident intentionally brought about by **You**
- any claim as a result of **Your** alleged dishonesty or alleged violent behaviour
- any **Costs and Expenses** that are incurred where **We** agree a contingency fee arrangement with the **Representative** not otherwise dealt with under Section 7
- any claim as a result of **You** driving a motor vehicle for which **You** do not have valid motor insurance
- any claim against **Us**, the Insurer or their agents
- any **Cost and Expenses** incurred before **Our** written acceptance of the claim
- any claim as a result of written or verbal remarks which damage **Your** reputation
- any application for Judicial Review
- any legal action that **You** take which **We** or the **Representative** have not agreed to or where **You** do anything that hinders **Us** or the **Representative**
- any claim against a **Relative**
- any claim where the General conditions applying to Section 7: Legal Advice and Expenses have not been followed
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

#### General conditions applying to Section 7: Legal Advice and Expenses:

1. **You** must:
  - a) take reasonable steps to keep any amount **We** have to pay as low as possible; and

- b) send everything **We** ask for in writing; and
  - c) give **Us** full details in writing of any claim as soon as possible and give **Us** any information **We** need
2. a) **We** can take over and conduct in **Your** name any claim or legal proceedings at any time; and
  - b) **We** can negotiate any claim on **Your** behalf; and
  - c) **You** are free to choose a **Representative** (by sending **Us** a suitably qualified person's name and address) if:
    - i) **We** agree to start court proceedings and it becomes necessary for a lawyer to represent **Your** interests in those proceedings; or
    - ii) there is a conflict of interest.

**We** may choose not to accept **Your** choice. If there is a disagreement over the choice of **Representative** in these circumstances, **You** may choose another suitably qualified person.

- d) in all circumstances except those in 2 c) above, **We** are free to choose a **Representative**
  - e) any **Representative** will be appointed by **Us** to represent **You** according to **Our** standard terms of appointment. The **Representative** must co-operate fully with **Us** at all times
  - f) **We** will have direct contact with the **Representative**
  - g) **You** must co-operate fully with **Us** and the **Representative** and must keep **Us** up to date with the progress of the claim
  - h) **You** must give the **Representative** any instructions that **We** require.
3. a) **You** must tell **Us** if anyone offers to settle a claim
  - b) If **You** do not accept a reasonable offer to settle a claim, **We** may refuse to pay further **Costs and Expenses**
  - c) **We** may decide to pay **You** the amount of damages that **You** are claiming, or which is being claimed against **You**, instead of starting or continuing legal proceedings.
4. a) **You** must tell the **Representative** to have **Costs and Expenses** taxed, assessed or audited, if **We** ask for this
  - b) **You** must take every step to recover **Costs and Expenses** that **We** have to pay, and must pay **Us** any **Costs and Expenses** that are recovered.
5. If the **Representative** refuses to continue acting for **You** with good reason or if **You** dismiss the **Representative** without good reason, the cover **We** provide will end at once, unless **We** agree to appoint another **Representative**.
  6. If **You** settle a claim or withdraw it without **Our** agreement, or do not give suitable instructions to a **Representative**, the cover **We** provide will end at once and **We** will be entitled to reclaim any **Costs and Expenses** **We** have paid.
  7. If **We** and **You** disagree about the choice of **Representative**, or about the handling of a claim,

**We** and **You** can choose another suitably qualified person to decide the matter. Both parties must agree to the choice of this person in writing. Failing this, **We** will ask the president of a relevant national law society to choose a suitably qualified person.

All costs of resolving the disagreement must be paid by the party whose argument is rejected.

8. **We** may, at **Our** discretion, require **You** to obtain, at **Your** expense, an opinion from a lawyer or other suitably qualified person chosen by **You** and **Us**, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that **You** will recover damages (or obtain any other legal remedy that **We** have agreed to) or make a successful defence, **We** will pay the cost of obtaining the opinion.
9. **We** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.
10. All Acts of Parliament mentioned in **Your** policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

## Section 8: Mugging Benefit

This section of **Your** policy explains the cover **We** provide if **You** are hospitalised as a result of a mugging whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

### What IS covered:

1. **Your** hospital admittance as a result of mugging.

**We** will pay **You** £50 (up to a maximum of £1,000) as a:

- benefit for every complete 24 hour period **You** are in hospital.

### What IS NOT covered:

- any claim if **You** do not obtain a Police report of the mugging and confirmation of **Your** injuries and period of in-patient treatment from the hospital
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

## Section 9: Personal Baggage/Delayed Baggage

This section of **Your** policy explains the cover **We** provide for **Your Personal Baggage** and delayed baggage whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

### What IS covered:

1. Loss or theft of or damage to **Your Personal Baggage**; and
2. **Your Personal Baggage** being mislaid on **Your** outward journey for more than 12 hours from the time **You** arrive at **Your Trip** destination.

**We** will pay **You** up to £2,500 to:

- replace, reinstate or repair **Your Personal Baggage**.

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and **You** are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **We** may at **Our** option replace, reinstate or repair the lost, stolen or damaged **Personal Baggage**. Please note **We** may not pay **Your** claim if **You** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required. **We** will pay **You** up to £250 to:

- purchase essential toiletries, medication and clothing (in the event of point 2 above).

**You** must keep all receipts for essential purchases made and any amount paid will be deducted from the final claim settlement under this section if the items are permanently lost.

### What IS NOT covered:

- the **Excess**
- any claim over £500 for one article, pair or set of articles which are complementary or used or worn together
- any claim over £500 in total for **Valuables**
- any loss or theft of **Your Personal Baggage** that **You** do not report to the Police within 24 hours of discovery or as soon as possible after that and for which **You** do not get a written report from them
- any loss or theft of or damage to **Your Personal Baggage** whilst in the custody of an airline or other carrier unless **You** report it immediately on discovery to the carrier and get a written report. In the case of an airline **You** will need a Property Irregularity Report (PIR)
- any **Winter Sports Equipment** (this is covered under the Winter Sports section)
- any **Golf Equipment** (this is covered under the Golf Cover section)
- any **Business Equipment** (this is covered under the Business Travel section)
- any loss or theft of or damage to fragile items, bicycles or business goods or samples
- any loss or theft of or damage to sports equipment whilst in use
- any loss or theft of **Your Personal Baggage** left out of sight and out of personal control in public places where **You** are not in a position to prevent unauthorised interference with **Your** property e.g. station, airport, restaurant, beach, etc.
- any loss or theft of or damage to **Your Valuables** unless they are at all times attended by **You** or left in hotel security, safety deposit box, safe or similar locked fixed receptacle or whilst in the custody of an airline or other carrier
- any loss or theft of **Your Personal Baggage** or **Valuables** from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment

and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery or as soon as possible after that and a written report is obtained from them

- any loss of or damage to **Your Valuables** (other than wedding rings) while **You** are swimming
- any loss or theft of **Your Personal Baggage** left in the custody of a person who does not have official responsibility for the safekeeping of the property
- any delayed baggage claim without a proof of purchase
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Please note **You** cannot claim under both this section and Section 16: Wedding/Civil Partnership Cover for the same event or series of events.

## Section 10: Personal Money

This section of **Your** policy explains the cover **We** provide for **Your Personal Money** whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

### What IS covered:

1. Loss or theft of **Your Personal Money**

**We** will pay **You** up to £750 to:

- reimburse **Your Personal Money**
- **We** agree to provide the cover in this section as long as:
- **You** have taken reasonable care in protecting **Your Personal Money** and documents against loss, theft or damage; and
- **You** have notified the Police within 24 hours of discovery or as soon as possible after that and obtained a written report from them and enclose this with **Your** claim form.

### What IS NOT covered:

- the **Excess**
- any claim over £300 (£50 in respect of children under the age of 16 years) for cash
- any loss or theft of **Your Personal Money** that is not on **Your** person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in **Your Trip** accommodation
- any **Personal Money** packed in a suitcase or other similar **Personal Baggage** or in containers which are out of sight and out of personal control where **You** are not in a position to prevent unauthorised interference with **Your** property
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and Conditions'.

## Section 11: Winter Sports

This section of **Your** policy explains the cover **We** provide for winter sports whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

Cover is provided under this section (up to a maximum of 31 days in total in any calendar year) whilst **You** are on a **Trip** which includes any of the permitted winter sports activities listed on page 60.

### What IS covered:

1. Loss or theft of or damage to **Your Winter Sports Equipment**; and
2. **Your** hire of **Winter Sports Equipment** if required as a result of point 1 above; and
3. **Your** hire of **Winter Sports Equipment** if required as a result of the misdirection or delay on **Your** outward journey of **Your Winter Sports Equipment** for more than 12 hours; and
4. Reimbursement of any unused ski pack (ski school fees, lift passes and hired ski equipment) as a result of **Your Accident** or sickness; and
5. Loss or theft of **Your** ski pass; and
6. Piste closure, if **You** are unable to ski for a continuous period in excess of 12 hours as a result of:
  - lack of snowfall
  - excessive snowfall
  - bad weather.

**We** will pay **You** up to £500 (£400 if **Winter Sports Equipment** is hired) to:

- replace, reinstate or repair **Your Winter Sports Equipment**.

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and **You** are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **We** may at **Our** option replace, reinstate or repair the lost, stolen or damaged **Winter Sports Equipment**. Please note **We** may not pay **Your** claim if **You** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required.

**We** will pay **You** £30 per day (up to a maximum of £300) for:

- **Your** hire of **Winter Sports Equipment** in relation to points 2 and 3 above.

**We** will pay **You** up to £5,000 to:

- reimburse **You** the proportionate value of any unused ski pack in relation to points 4 and 5 above.

**We** will pay **You** £30 per day (up to a maximum of £300):

- as a benefit in relation to point 6 above; or
- towards transportation costs to travel to an alternative site in relation to point 6 above.

### What IS NOT covered:

- the **Excess**
- any claim as a result of participation in off-piste skiing whereby **You** are not accompanied by a qualified ski instructor who holds the appropriate liability insurance



- any claim as a result of participation in winter sports activities when avalanche warnings are current
- any claim as a result of participation in winter sports activities undertaken in the **UK** and in **Europe** outside the period from 15th December to 15th April in relation to point 6
- any loss or theft of or damage to **Your Winter Sports Equipment** whilst in use
- any loss of or damage to **Your Winter Sports Equipment** caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- any loss or theft of or damage to **Your Winter Sports Equipment** whilst in the custody of an airline or other carrier unless **You** report it immediately on discovery to the carrier and get a written report. In the case of an airline **You** will need a Property Irregularity Report (PIR)
- any loss or theft of **Your Winter Sports Equipment** or ski pass that you do not report to the Police within 24 hours of discovery or as soon as possible after that and for which **You** do not get a written report from them
- any loss or theft of **Your Winter Sports Equipment** or ski pass left out of sight and out of personal control in public places where **You** are not in a position to prevent unauthorised interference with **Your** property e.g. station, airport, restaurant etc.
- any loss or theft of **Your Winter Sports Equipment** or ski pass from an unattended vehicle unless between the hours of 09:00 and 21:00 whereby **Your Winter Sports Equipment** was secured within a purpose built and locked container fastened to the exterior of the vehicle and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery or as soon as possible after that and a written report is obtained from them
- any loss or theft of **Your Winter Sports Equipment** or ski pass left in the custody of a person who does not have official responsibility for the safekeeping of the property
- any claim that is not confirmed as medically necessary by the Medical Assistance Helpline and where a medical certificate has not been obtained from the attending medical practitioner confirming that **You** are unable to ski and unable to use the ski pack facilities
- any claim as a result of piste closure which is not substantiated by a report from the resort management or **Your** tour operator
- any claim as a result of piste closure which was known to **You** on or before the date **Your** Ultimate Reward Current Account is opened or on or before the date **You** booked **Your Trip**, whichever is earlier
- The unused portion of **Your** lift pass if lost or stolen
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Please note **You** cannot claim under both the Ski Pack part of this section and Section 2: Cancellation/Cutting Short

Your Trip, Section 5: Travel Delay/Missed Departure or Section 13: Travel Disruption Cover for the same event or series of events.

## Section 12: Golf Cover

This section of **Your** policy explains the cover **We** provide for golf **Trips**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

### What IS covered:

1. Loss or theft of or damage to **Your Golf Equipment**; and
2. The cost of hiring **Golf Equipment**; and
3. The loss of pre-booked and non-refundable green fees.

**We** will pay **You** up to £1,500 to:

- replace, reinstate or repair **Your Golf Equipment** which is lost, stolen or damaged.

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and **You** are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **We** may at **Our** option replace, reinstate or repair the lost, stolen or damaged **Golf Equipment**.

Please note **We** may not pay **Your** claim if **You** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required.

**We** will pay **You** up to £50 per day (up to a maximum of £400) to:

- cover the cost of hiring **Golf Equipment** in the event **Your Golf Equipment** is lost, stolen or delayed on **Your** outward journey for over 12 hours from the time **You** arrived at **Your Trip** destination.

**You** must keep all receipts for the hire of **Golf Equipment** and enclose them with **Your** claim form.

**We** will pay **You** up to £75 per day (up to a maximum of £300) for:

- the loss of pre-booked and non-refundable green fees if the pre-booked course at **Your Trip** destination becomes unplayable due to adverse weather conditions.

### What IS NOT covered:

- the **Excess**
- any claim over £500 for any one article
- any loss or theft of or damage to **Your Golf Equipment** whilst in use
- any loss or theft of **Your Golf Equipment** that **You** do not report to the Police within 24 hours of discovery or as soon as possible after that and for which **You** do not get a written report from them
- any loss or theft of or damage to **Your Golf Equipment** whilst in the custody of an airline or other carrier unless **You** report it immediately on discovery to the carrier and get a written report. In the case of an airline **You** will need a Property Irregularity Report (PIR)

- any loss of or damage to **Your Golf Equipment** caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- any loss or theft of **Your Golf Equipment** left out of sight and out of personal control in public places where **You** are not in a position to prevent unauthorised interference with **Your** property e.g. station, airport, clubhouse etc.
- any loss or theft of **Your Golf Equipment** from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot or covered luggage area and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery and a written report is obtained from them
- any loss or theft of **Your Golf Equipment** left in the custody of a person who does not have official responsibility for the safekeeping of the property
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

### Section 13: Travel Disruption Cover

This section of **Your** policy explains the cover **We** provide for travel disruption cover whilst on **Your Trip**. Words with special meaning are printed in **bold type** and can be found in the 'Words with special meanings' section and below.

#### Travel Disruption Cover words with special meanings

The words set out below only apply to this section of the policy:

##### Pre-paid Charges

means charges **You** have paid before **You** travel, or are contracted to pay, for car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, green fees, ski passes and/or lessons.

##### Package

means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- transport
- accommodation
- other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

##### Home Area

For residents of **UK** excluding Channel Islands and Isle of Man **Your Home Area** means **UK** excluding Channel Islands and Isle of Man. For residents of the Channel Islands and the Isle of Man, **Your Home Area** means either the particular Channel Island on which **You** live or the Isle of Man depending on where **Your Home** is.

### What is covered:

#### Before You reach Your destination

1. **We** will pay **You** up to £5,000 for **Your** unused travel, accommodation and other **Pre-paid Charges** that **You** cannot claim back from any other source if **You** cannot travel and have to cancel **Your Trip** as a result of:
  - a) The **Public Transport** on which **You** were booked to travel from **Your Home Area** being cancelled or delayed for at least 12 hours from the scheduled time of departure; or
  - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
  - c) The Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to/from which **You** are travelling advising against all travel or all but essential travel to the country or specific area **You** are travelling to providing the advice came into force after **You** opened **Your** account or made **Your** travel arrangements for this **Trip** (whichever is the later) and was within 28 days of **Your** departure date; or
  - d) The insolvency of the **Public Transport** operator, accommodation providers or their booking agents; or
  - e) Fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunamis, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot use **Your** booked accommodation.
2. **We** will pay **You** up to £5,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) that **You** cannot claim back from any other source if **You** have to make alternative arrangements to reach **Your** destination as a result of:
  - a) The **Public Transport** on which **You** were booked to travel from **Your Home Area** being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; or
  - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
  - c) The insolvency of the **Public Transport** operator or their booking agents.
3. If the **Public Transport** on which **You** were booked to travel from **Your Home Area** including any onward connecting flights is cancelled or delayed for at least 12 hours **We** will pay **You** £30 for the first 12 hours delay (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) and £20 for each full 12 hours delay after that up to a maximum of £250 providing **You** eventually continue the **Trip** (this will help **You** pay for telephone calls made and meals and refreshments purchased during the delay).

4. **We** will pay **You** up to £1,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) **You** have to pay to reach **Your** overseas destination that **You** cannot claim back from any other source if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel as a result of:
- The failure of other **Public Transport**; or
  - Strike, industrial action or adverse weather conditions; or
  - You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

#### While **You** are at **Your** destination

5. **We** will pay **You** up to £5,000 for **Your** unused travel, accommodation and other **Pre-paid Charges** that **You** cannot claim back from any other source together with any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self-catering or room only) if **You** have to:
- Move to other accommodation at any point during **Your Trip** as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunamis, landslide, avalanche, hurricane, storm or an outbreak of an infectious disease meaning **You** cannot use **Your** booked accommodation; or
  - Cut short **Your Trip** with prior authorisation of the Medical Assistance Helpline as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunamis, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **You** cannot use **Your** booked accommodation and **You** need to be repatriated to **Your Home**; or
  - Cut short **Your Trip** with prior authorisation of the Medical Assistance Helpline as a result of the Foreign & Commonwealth Office (FCO) or other regulatory authority in the country **You** are in recommending evacuation from the country or specific area **You** have travelled to providing the advice came into force after **You** left **Your Home Area** to commence the **Trip**.
- accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self-catering or room only) that **You** cannot claim back from any other source.
- £200 for the cost of emergency replenishment of **Your** prescription medication if **Your** existing supplies run out after **Your** scheduled return date.
  - if **You** have to make alternative arrangements to return to **Your Home** or stay longer outside of **Your Home Area** as a result of:
    - The **Public Transport** on which **You** were booked to travel to **Your Home Area** including connections being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; or
    - You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
    - The insolvency of the **Public Transport** operator or their booking agents.
7. If the **Public Transport** on which **You** were booked to travel to **Your Home Area** including any onward connecting flights is cancelled or delayed for at least 12 hours **We** will pay **You** £30 for the first 12 hours delay (unless **Your Trip** is three nights or less when the number of hours delay is reduced to six hours) and £20 for each full 12 hours delay after that up to a maximum of £250 providing **You** return to **Your Home Area** on the next available suitable **Public Transport** (this will help **You** pay for telephone calls made and meals and refreshments purchased during the delay).
8. **We** will pay **You** up to £1,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **Your** pre-booked travel and accommodation (but on a room only basis) **You** have to pay to return to **Your Home** that **You** cannot claim back from any other source if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel including those within the **United Kingdom** as a result of:
- The failure of other **Public Transport**; or
  - Strike, industrial action or adverse weather conditions; or
  - You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

#### On the way home

6. **We** will pay **You** up to:
- £5,000 for **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and

#### What is not covered:

- The **Excess**
- Claims arising within the first seven days after **You** opened **Your Ultimate Reward Current Account** or the date **You**

booked any **Trip** (whichever is the later) which relate to an event which was occurring or **You** were aware could occur at the time **You** opened **Your** Ultimate Reward Current Account or at the time **You** made **Your** travel arrangements for this **Trip** (whichever is the later).

- Claims arising directly or indirectly from:
  - Strike, industrial action or the Foreign & Commonwealth Office (FCO) or other regulatory authority issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **You** were travelling, existing or being publicly announced by the date **You** opened **Your** account or at the time **You** made **Your** travel arrangements for this **Trip**.
  - An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
  - Denied boarding due to **Your** drug use, alcohol or solvent abuse or **Your** inability to provide a valid passport, visa or other documentation required by the **Public Transport** operator or their handling agents.
- Any claims arising whilst **You** are on a day-trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Travel tickets paid for using any airline mileage reward scheme such as Air Miles or Avios points.
- Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
- Any costs incurred by **You** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **You** receive or are expected to receive compensation or reimbursement.
- Any costs incurred by **You** which are recoverable from the **Public Transport** operator or their booking agents, **Your** tour operator or travel agent (or their administrators), or for which **You** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any costs incurred by **You** which are recoverable from **Your** credit/debit card provider or for which **You** receive or are expected to receive compensation or reimbursement.
- Any travel and accommodation costs, charges and expenses where the **Public Transport** operator (or their handling agents) has offered reasonable alternative travel arrangements.
- Any costs for normal day to day living such as food and drink which **You** would have expected to pay during **Your Trip** (except as provided for under subsections 5, and 6.a) of What is covered where **You** have to move to other accommodation or stay longer outside of **Your Home Area**).

- Any costs if **Your Trip** was booked as part of a **Package** holiday except under:
  - subsections 3 and 7 or;
  - subsection 1 for any costs relating to **Pre-paid Charges** which do not form part of **Your Package** holiday.
  - subsections 1, 2 and 4 of What is covered if **You** failed to reach **Your** overseas destination to commence the **Package** holiday due to an event covered under this section and because of this **You** were not entitled to claim compensation, assistance or reimbursement of any costs, charges and expenses incurred by **You** from the tour operator.
- The cost of replenishing **Your** prescription medication where **You** have not taken sufficient supplies with **You** to last the period of the **Trip**.
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

Please note **You** cannot claim under Section 2 – Cancelling/ Cutting Short Your Trip, Section 5 – Travel Delay or Section 11 – Winter Sports (Ski pack) for the same event.

#### **General conditions applying to Section 13: Travel Disruption Cover:**

1. If **You** fail to notify the travel agent, tour operator, **Public Transport** operator (or their handling agents), or provider of transport or accommodation (or their booking agents) as soon as **You** find out it is necessary to cancel the **Trip** the amount **We** will pay will be limited to the cancellation charges that would have applied otherwise.
2. **You** must get (at **Your** own expense) written confirmation or other evidence from the provider of the accommodation, their booking agents (or the administrators of either), the local Police or relevant authority that **You** could not use **Your** accommodation and the reason for this.
3. **You** must give notice as soon as possible to Medical Assistance Helpline of any circumstances making it necessary for **You** to return **Home** and before any arrangements are made for **Your** repatriation.
4. **You** must check in according to the itinerary supplied to **You** unless **Your** tour operator, the **Public Transport** operator (or their handling agents) have requested **You** not to travel to the departure point.
5. **You** must allow enough time for the **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.
6. **You** must get (at **Your** own expense) written confirmation or other evidence from the **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.
7. **You** must comply with the terms of contract of the **Public Transport** operator (or their booking agents) and seek financial compensation, assistance or a refund

of **Your** ticket from them in accordance with such terms and/or (where applicable) **Your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Whether **You** have booked a **Package** holiday or just a flight, compensation will normally be available to **You** from financial protection schemes arranged or overseen by the Civil Aviation Authority (CAA) such as the Air Travel Organisers' Licensing (ATOL) scheme and Flight-Only and Flight-Plus Arrangements, or by way of a bond held by a trade association such as the Association of British Travel Agents (ABTA) scheme if **Your Package** holiday does not include a flight.

8. Where applicable **You** must get (at **Your** own expense) written confirmation or other evidence from the **Public Transport** operator (or their handling agents) and/or provider of accommodation or their booking agents (or the administrators of either) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **You** will not be provided and the reason for this.
9. **You** must get (at **Your** own expense) an original receipt for the costs of replenishing **Your** prescribed medication to help substantiate **Your** claim.

#### Section 14: Business travel

This section of **Your** policy explains the cover **We** provide for business travel whilst on **Your Trip**. Words with special meaning are printed in **bold type** and can be found in the 'Words with special meanings' section and below.

##### What is covered:

1. In addition to the cover provided under Section 9: Personal Baggage/Delayed Baggage **We** will pay **You** up to £1,000 for the accidental loss of, theft of or damage to **Business Equipment**. The amount payable will be the current market value which takes into account a deduction for wear, tear and depreciation (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Business Equipment**).
- The maximum **We** will pay for any one article, pair or set of articles is £300.
2. **We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **Your** place on a pre-arranged **Business Trip** in the event that:
    - a) **You** die
    - b) **You** are unable to make the **Business Trip** due to **You** being hospitalised or totally disabled as confirmed in writing by a Medical Practitioner
    - c) **Your Relative** or **Colleague** in **Your Home Area** dies, is seriously injured or falls seriously ill.

##### What is not covered:

- In respect of cover 1 of **What is Covered**:
  - The **Excess**
  - Loss, theft of or damage to **Business Equipment**

left unattended at any time (including in the custody of carriers) unless deposited in a hotel safe, safety deposit box, left in **Your** locked accommodation or in the locked boot or covered baggage area of a motor vehicle in which **You** are travelling and evidence of force and violence having been used is available.

- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
- Loss of, theft of or damage to films, tapes, cassettes, cartridges, CDs, DVDs or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the maker's latest list price.
- In respect of cover 2 of **What is Covered**:
  - Additional costs under 2.b. above if **You** were totally disabled, hospitalised or **You** were on a waiting list to go into hospital at the time of arranging the **Business Trip**.
  - Additional costs under 2.b. and c. above if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonably have been expected to give rise to cancellation of the **Business Trip**.
- In respect of covers 1 and 2 above:
  - Any loss or damage arising out of **You** engaging in manual work.
  - Any financial loss, costs or expenses incurred arising from the interruption of **Your** business.
  - Anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

#### Section 15: Disability benefit following road traffic accident in New Zealand

This section of **Your** policy explains the cover **We** provide following a road traffic accident in New Zealand whilst on **Your Trip**. Words with special meanings are printed in **bold type** and can be found in the 'Words with special meanings' section.

##### What is covered:

**We** will pay the benefit shown below if **You** sustain **Accidental** injury as a result of a road traffic accident while **You** are travelling in a hire car in New Zealand, which shall solely and independently of any other cause, result in **Your** temporary total disablement.

Benefit	Up to age 15 years inclusive	Age 16 and over
Temporary total disablement	Not covered	£250 per week

### What is not covered:

- The first seven days of disablement or for more than 52 weeks from the date **You** sustain **Accidental** injury.
- If **You** are able or may be able to carry out a substantial part of **Your** gainful employment or gainful occupation (whether on a full-time or part-time basis) or (where **You** are not gainfully employed or gainfully occupied) if **You** are not necessarily confined to a hospital, nursing home or similar establishment or to a private residence.
- anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

### Special conditions applying to Section 15: Disability benefit following road traffic accident in New Zealand:

- A medical practitioner appointed by **Us** may examine **You** as often as they deem necessary in the event of a claim.

### Section 16: Wedding/Civil partnership cover

This section of **Your** policy explains the cover **We** provide for Wedding and Civil Partnership Cover whilst on **Your Trip**. Words with special meaning are printed in **bold type** and can be found in the 'Words with special meanings' section and below.

#### Wedding and Civil Partnership Cover words with special meanings

The words set out below only apply to this section of the policy:

##### Insured Couple

means the couple travelling to be married or to enter into a civil partnership who are **Insured Persons**.

##### Wedding

means the religious or civil ceremony at which the couple become married or register as civil partners of each other.

##### Wedding Attire

means dress, suits, shoes and other accessories bought specially for the **Wedding** and make-up, hair styling and flowers paid for or purchased for the **Wedding**, forming part of **Your Personal Baggage**.

### What is covered:

1. **We** will pay up to the amounts shown for the accidental loss of, theft of or damage to the items shown below forming part of **Your Personal Baggage**:
  - a) £250 for each **Wedding** ring taken or purchased on the **Trip** for each **Insured Person**.
  - b) £1,000 for **Wedding** gifts (including up to £150 for bank notes and currency notes) taken or purchased on the **Trip** for the **Insured Couple**.
  - c) £1,500 for **Your Wedding Attire** which is specifically to be worn by the **Insured Couple** on their **Wedding** day.

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or

**We** may replace, reinstate or repair the lost or damaged **Your Personal Baggage**.

2. **We** will pay the **Insured Couple** up to £750 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in the **United Kingdom** if:
  - a) the professional photographer who was booked to take the photographs/video recordings on **Your Wedding** day is unable to fulfil their obligations due to **Accidental Injury**, illness or unavoidable and unforeseen transport problems, or
  - b) the photographs/video recordings of the **Wedding** day taken by a professional photographer are lost, stolen or damaged within 14 days after the **Wedding** day and whilst **You** are still at the holiday/honeymoon location.

### What is not covered

- The **Excess**
- Loss, theft of or damage to **Valuables**, bank notes and currency notes left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **Public Transport** operator) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
- Loss, theft of or damage to **Personal Baggage** contained in an Unattended vehicle unless:
  - the items are locked out of sight in a secure baggage area;
  - forcible and violent means have been used by an unauthorised person to effect entry into the vehicle
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to business goods, samples, tools of trade and other items used in connection with **Your** business, trade, profession or occupation.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

- Anything specifically excluded in the General exclusions section of **Your** policy under 'Exclusions and conditions'.

**Please note** **You** can only claim under one of either this section, Section 9: Personal Baggage/Delayed Baggage, Section 10: Personal money for loss of, theft of or damage to the items of **Personal Baggage** shown above arising from the same event.

**General conditions applying to Section 16:** Wedding and Civil Partnership Cover:

1. **You** must take suitable precautions to secure the safety of **Your Personal Baggage**, and must not leave it unsecured or unattended or beyond **Your** reach at any time in a place to which the public have access.

### Exclusions and conditions

General conditions applying to **Your** policy

1. **We** may cancel **Your** policy at anytime by giving **You** 30 days' notice in writing to **Your** last known address.
2. **We** promise to act in good faith in all **Our** dealings with **You**.
3. **We** may not pay **Your** claim if **You** do not:
  - take all possible care to safeguard against **Accident**, injury, loss, damage or theft; and
  - give **Us** full details of any incident which may result in a claim under **Your** policy as soon as is reasonably possible; and
  - pass on to **Us** every claim form, summons, legal process, legal document or other communication in connection with the claim; and
  - provide all information and assistance that **We** may reasonably require at **Your** expense (including, where necessary, medical certification and details of **Your** household insurance).
4. **You** must not admit liability for any event, or offer to make any payment, without **Our** prior written consent.
5. The terms of **Your** policy can only be changed if **We** agree. **We** may require **You** to pay an additional premium before making a change to **Your** policy.
6. **You** must start each **Trip** from **Your Home** or place of business in the **UK** and return to **Your Home** or place of business in the **UK** at the end of each **Trip**, within the permitted **Trip Duration**, unless otherwise agreed by **Us**.
7. **You** agree that **We** can:
  - make **Your** policy void where any claim is found to be fraudulent; and
  - share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **You** supply on a claim, together with information **You** have supplied at inception of **Your** policy and other information relating to a claim, may be provided to the register participants; and
  - take over and act in **Your** name in the defence or settlement of any claim made under **Your** policy; and

- take proceedings in **Your** name but at **Our** expense to recover for **Our** benefit the amount of any payment made under **Your** policy; and
- obtain information from **Your** medical records (with **Your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **Your** prior approval.

8. **We** will not pay **You** more than the amounts shown in the policy limits and **excesses** section per **Trip**.
9. **You** agree that **We** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **Us** details of such other insurance.

### General exclusions applying to Your policy

**Your** policy does not cover **You** for any claim directly or indirectly resulting from any of the following:

1. Any **Pre-Existing Medical Condition** and associated condition (unless terms are agreed in writing by **Us**).
2. Any claims where **You** were not fit to undertake **Your Trip** when booking **Your Trip** or opening **Your** Ultimate Reward Current Account whichever is the later.
3. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **Your Trip**.
4. **You** travelling against the advice of a medical practitioner or for the purpose of having medical treatment on the **Trip**.
5. **You** or **Your** travelling companion having received a terminal prognosis, unless in respect of Section 2: Cancellation/Cutting Short **Your Trip** the terminal prognosis was received after the date of booking the **Trip**.
6. War, **Terrorist Action** (except under Section 3 – Personal Accident), invasion, act of foreign enemy, hostilities (whether or not war has been declared), civil war, rebellion, military or usurped power, riot or civil commotion, or if **You** have deliberately put yourself in danger. This exclusion does not apply for claims made under Section 1: Medical Emergency and Repatriation Expenses.
7. Any travel undertaken against Foreign & Commonwealth Office (FCO) advice or where it is deemed unsafe for **You** to travel. If **You** are unsure please visit [www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo)
8. Ionising radiations or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear machinery or parts.
9. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
10. Confiscation or destruction of property by any Customs, Government or other Authority of any country.
11. Engaging in hazardous activities which are not accepted in writing by **Us**.



12. Wilfully self-inflicted injury or illness or solvent abuse.
13. **You** being under the influence of drugs (except those prescribed by **Your** registered medical practitioner, but not when prescribed for the treatment of drug addiction).
14. **Your** suicide or attempted suicide or putting yourself at risk unless **You** are attempting to save a human life.
15. Any dishonest, malicious or criminal act committed by **You** or any person with whom **You** are in collusion, or insurance arranged in circumstances where a claim might reasonably be anticipated.
16. **You** electing to travel on a **Trip** which exceeds **Your** permitted **Trip Duration**.
17. Stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from unless it has been investigated and diagnosed as such by either a registered mental health professional if you are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field.
18. **You** working overseas in full time manual work, electrical and construction work involving buildings in excess of two storeys, and any occupation involving heavy lifting.
19. Any losses that are not directly associated with the incident that caused **You** to claim. For example, loss of earnings due to being unable to return to work following injury or illness happening while on a **Trip** or the cost of replacing locks in the event that keys are lost while on a **Trip**.
20. Any amount recoverable from any other source.
21. **Your** own unlawful action or any criminal proceedings against **You**.
22. **You** drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of **Your** faculties and/or judgement resulting in a claim. **We** do not expect **You** to avoid alcohol on **Your Trip** but **We** will not cover any claim arising because **You** have drunk so much alcohol that **Your** judgement is seriously affected and **You** need to make a claim as a result.
23. Any claim arising from the unauthorised use of a swimming pool outside the specified times of opening.
24. Any claim arising from **You** climbing on top of, or jumping from a vehicle; or jumping from a building or balcony; or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless **Your** life is in danger or **You** are attempting to save human life.
25. Any claim where **You** are not wearing a helmet whilst on a motorcycle.
26. Any claim where **You** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
27. **We** will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **Us** to:
  - Any sanctions, prohibitions or restrictions under United Nations resolutions; or
  - The trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, or United States of America.

## Complaints procedure

**You** have the right to expect the best possible service and support. If **We** have not delivered the service that **You** expected or **You** are concerned with the service provided, **We** would like the opportunity to put things right. If **You** feel **We** have fallen short of **Our** standards, please contact:

Head of Customer Relations  
 AXA Insurance  
 Civic Drive  
 Ipswich  
 IP1 2AN

Telephone: 0800 0150 980

Email: [customercare@axa-insurance.co.uk](mailto:customercare@axa-insurance.co.uk)

When **You** make contact please provide the following information:

**Your** name, address and postcode, telephone number and email address (if **You** have one).

**Your** Ultimate Reward Current Account number and branch sort code and/or claim number and the type of policy **You** hold.

The reason for **Your** complaint

Any written correspondence should be headed 'COMPLAINT' and **You** may include copies of supporting material.

What to do if **You** are still not satisfied.

If **You** are still not satisfied then **You** may be able to refer **Your** complaint to the Financial Ombudsman Service. **You** must approach the Financial Ombudsman Service within six months of **Our** final response to **Your** complaint. **We** will remind **You** of the time limits in the final response.

The Financial Ombudsman Service  
 Exchange Tower  
 London  
 E14 9SR

Telephone **0800 023 4567**, free for people phoning from a "fixed line" (for example, a landline at home) or **0300 123 9 123**, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**We** must accept the Ombudsman's final decision, but **You** are not bound by it and may take further action if **You** wish.

**Your** rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.



## Important telephone numbers

### Customer helplines

**You** will need to have **Your** Ultimate Reward Current Account number and **Your** branch sort code available whenever **You** contact any helpline.

**Customer Helpline for claims, amendments or general information 0345 124 1400**

### Medical Assistance Helpline

+44 1633 439015 for all **Trips**

### Legal Advice

**0345 124 1400**

### Legal Expenses

**0345 124 1400**

## Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes **Your** privacy very seriously. For details of how **We** use the personal information **We** collect from **You** and **Your** rights please view **Our** privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy). If **You** do not have access to the internet please contact **Us** and **We** will send **You** a printed copy.

Also, please note that information provided may be shared with **Your Bank Account Provider**.

### Inaccurate data

If **You** believe that **We** are holding inaccurate information about **You**, please contact the team responsible for administering **Your** policy and they will be happy to correct any errors.

### Telephone calls

Please note that for **Our** mutual protection telephone calls to AXA Insurance UK plc may be monitored and/or recorded. Fraud prevention, detection and claims history.

To keep premiums low **We** do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime **We** may:

1. Share information about **You** with other organisations and public bodies including the police.
2. Share information about **You** within the AXA Group and with other insurers.
3. Pass **Your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **Your** details may be checked and updated.
4. Load **Your** details and any information and documents **You** provide **Us** to the Insurance Fraud Register. This may affect future applications for insurance products.
5. Check **Your** details with fraud prevention agencies and databases. If **You** give **Us** false or inaccurate information and **We** suspect fraud, **We** may record this with fraud prevention agencies.
6. Search records held by fraud prevention and credit agencies to:
  - a) Help make decisions about credit services for **You** and members of **Your** household.
  - b) Help make decisions on insurance policies and claims for **You** and members of **Your** household.
  - c) Trace debtors, recover debt, prevent fraud and to manage **Your** insurance policies.
  - d) Check **Your** identity to prevent money laundering.
7. Undertake credit searches and additional fraud searches.

# AA Breakdown Cover

## AA Breakdown Cover and Accident Management Cover Policy Summary

This AA Breakdown Cover policy has been provided to you in order to meet your breakdown needs.

### Summary of Cover

This policy summary provides you with basic details of your AA Breakdown Cover and Accident Management Cover which provides assistance in connection with your Halifax Ultimate Reward Current Account. The AA Breakdown Cover detailed here is available in the United Kingdom, the Channel Islands and the Isle of Man and is provided by Automobile Association Developments Limited (trading as AA Breakdown Services) unless otherwise stated. Please note that whilst most of the Terms & Conditions relating to AA Breakdown Cover apply to all Channel Islands & Isle of Man customers, there are some variations depending on the type of cover you have purchased.

Please note this is not a statement of the full Terms and Conditions, which can be found in the 'AA Breakdown Cover Policy' section of this booklet, and which should be read in conjunction with this summary. Your cover runs concurrently with, subject always to the terms of, your Halifax Ultimate Reward Current Account. If your Halifax Ultimate Reward Current Account is terminated your rights to service from the AA also cease immediately.

### 1. What are the main features/benefits of AA Breakdown Cover and Accident Management Cover?

#### Roadside Assistance

- Assistance at the roadside if you are broken down more than ¼ mile from home.
- Tow to the AA's choice of relevant local repairer for you, your vehicle and up to 7 passengers if the AA is unable to fix your vehicle at the roadside.

#### Home Start

- Provides the benefits outlined under 'Roadside Assistance', if you break down at or within 1/4 mile from home. Available 24 hours after opening your Halifax Ultimate Reward Current Account.

Accident Management (underwritten by Acromas Insurance Company Limited) – Assists in arranging the repair, recovery and claim processing for vehicles following an accident or vandalism where you are claiming under your motor insurance.

### 2. Are there any significant exclusions or limitations to my AA Breakdown Cover and Accident Management Cover?

Full details of the restrictions which apply to AA Breakdown Cover can be found within the Terms & Conditions booklet, however the key restrictions are:

### Where cover is available

- Service is only available within the UK, Channel Islands and Isle of Man.

### Vehicle specifications (see page 84):

- Service is only available to customers travelling in a car, van, minibus or motorcycle which complies with the stated max weight restrictions of 3.5 tonnes and max width restriction of 7ft 6in (2.3m).

### General Terms and Conditions (see pages 85–92):

- Assistance is not available following a breakdown or accident attended by the police or other emergency service, until the vehicle's removal is authorised. If the police insist on recovery by a third party, the cost must be met by you.
- No recovery (including a local tow) is available following an accident.
- Transport of any animal is discretionary, and horses and livestock will not be recovered.
- Routine maintenance, running repairs, the cost of spare parts, fuel, oil, keys, specialist lifting equipment, garage or other labour required to repair your vehicle are excluded, as is the provision of service on private property without the relevant permission.
- Service is discretionary where it is requested to deal with the same or a similar fault or cause of breakdown to that attended in regard to the same vehicle within the preceding 28 days.
- The customer must be with the vehicle at the times of breakdown and assistance. A valid Halifax Ultimate Reward Current Account debit card and some other form of identification must be produced. Service will be refused and may be cancelled if anyone behaves in an abusive or threatening manner, or if the AA is owed money.

### Replacement vehicle (see page 88):

- Any car hire that may be arranged for a customer will be subject to the hirer's Terms & Conditions.

Full details of the restrictions which apply to AA Accident Management can be found within the Terms & Conditions booklet, however the key restrictions are:

- vehicle must be less than 5 years old.
- a fully comprehensive motor insurance policy must be held.

If the above criteria is not met, Accident Management can offer assistance and advice based on your circumstances.

### 3. What if I want to cancel my AA Breakdown Cover/ Accident Management Cover?

You have the right to cancel your AA Breakdown Cover but please note that as this cover has been provided as an integral part of your Halifax Ultimate Reward Current Account no refund is available. Cancellation/closure of your Halifax Ultimate Reward Current Account will mean that your rights to service from the AA will cease immediately.

### 4. What if I need to make a call-out?

If you require Breakdown Assistance in the UK, call: **08000 51 22 48**.

For Accident Management, call: **0800 591 293**.

Customers calling from the Isle of Man may need to add a '19' prefix. Similarly customers calling from the Channel Islands may need to remove the '0' from the beginning. You will need to quote your Halifax Ultimate Reward Current Account sort code and account number as well as your vehicle registration and details of the breakdown.

### 5. What if I need to make a complaint about AA Breakdown Cover/Accident Management?

The AA aims to provide you with a high level of service at all times. However, there may be a time when you feel that their service has fallen below the standard you expect. If this is the case and you want to complain, they will do their best to try and resolve the situation. There are several ways you can contact the AA:

By phone: **0344 209 0556**.

In writing: **Customer Relations, The Automobile Association, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY**.

By email: **customersupport@theAA.com**

Fax: **0161 488 7544**

Text Relay is available for deaf, hard of hearing or speech impaired customers.

The AA will either acknowledge your complaint within 5 working days of receipt, or offer you their final response if they have concluded their investigations within this period. If your complaint is about cover underwritten by Acromas Insurance Company Limited and it is not settled, you may be entitled to refer it to the Financial Ombudsman Service at Insurance Division The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: **0800 023 4567** or email: **complaint.info@financial-ombudsman.org.uk**

### 6. Is AA Breakdown Cover covered by the Financial Services Compensation Scheme (FSCS)?

Acromas Insurance Company Limited (AICL), only, is covered by the FSCS. **You** may be entitled to compensation from the scheme if AICL cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at **www.fscs.org.uk** or telephone **0800 678 1100** or **0207 741 4100**.

## AA Breakdown Cover and Accident Management Cover Terms and Conditions

### Definition of words and phrases used in this policy

Some common terms are used to make this Policy easier to understand. Wherever the following words or phrases appear they will always have the meaning set out below.

**'AA'** means the relevant insurer of the breakdown cover being Automobile Association Developments Limited (trading as AA Breakdown Services) for Roadside Assistance and Acromas Insurance Company Limited for Accident Management or either or both of those insurer(s), as the context requires or allows.

**'Breakdown'** means an event –

- which causes the driver of the relevant vehicle to be unable to start a journey in the vehicle or involuntarily brings the vehicle to a halt on a journey because of some malfunction of the vehicle or failure of it to function, and
- after which the journey cannot reasonably be commenced or continued in the relevant vehicle;

provided always that any part or other failure shall not be considered to be a breakdown unless it results in the vehicle not working as a whole.

**'Customer'** means the person to whom the breakdown cover documentation is addressed and who has been given cover.

**Please note:** Any contract for Breakdown Cover is between the person to whom the cover documentation is addressed and who has purchased or been given cover and the AA and not, between the AA and any person nominated as a Joint account holder.

**'Resident Island'** means whichever of the Channel Islands or Isle of Man is the island on which the customer permanently resides.

**'Customer's Home Address'** means the address which the AA has recorded as the home address of the customer at the time of the relevant breakdown or accident.

**'You', 'Your'** means the customer and/or if the context requires, any Joint account holder who has been nominated by that person.

**'Your Vehicle'** means the vehicle which the customer or any Joint account holder is travelling in at the time of the relevant breakdown or accident and provided always that any such vehicle meets the vehicle specifications set out below.

## AA Breakdown Cover Policy

### Your AA Breakdown Cover includes:

- breakdowns either at home or on the road
- recovery for **You** and **Your Vehicle** to the nearest garage or other local destination of **Your** choice provided it is no further
- cover for **You** in any vehicle (within the specified limits), as driver or passenger

- if **You** have a joint Ultimate Reward Current Account, both **You** and the person **You** hold your account with are covered as a driver or passenger in any vehicle
- AA Accident Management – a service that helps **You** deal with the inconvenience that can follow any accident or act of vandalism.

### Vehicle specifications

Breakdown Assistance is only available for cars, vans, minibuses or motorcycles which meet the specifications set out below. Please note that “car, van, minibus or motorcycle” does not include, amongst other things, electric pavement vehicles, electrical wheelchairs, bicycles (including electric bicycles), any vehicle which cannot lawfully be used on the public highway and/or any non-motorised vehicle.

- Maximum Vehicle Weight: 3.5 tonnes (3,500kg) gross vehicle weight
- Maximum Vehicle Width: 7ft 6in (2.3m)

Assistance will also be provided for a caravan or trailer which was on tow at the time of the Breakdown, provided that it falls within the above limits.

### Service Descriptions – What is covered and what is not covered

#### Roadside Assistance

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

#### What is covered for UK customers

- Roadside Assistance is available if **Your Vehicle** is stranded on the highway more than a quarter of a mile from the Customer’s Home Address following a Breakdown or accident.
- If, following a Breakdown, a Patrol or appointed agent cannot fix **Your Vehicle** within a reasonable time it, together with the driver and up to a maximum of seven passengers, will be taken to the AA’s choice of relevant local repairer or to a local destination of **Your** choice, provided it is no further.
- The AA will make a telephone call at **Your** request following a Breakdown.
- Please note that any contract for repair, other than repairs carried out by the AA or its agent at the roadside under **Your** AA Breakdown Cover, is between the person requesting the repair and the repairer – it is not the AA’s responsibility to instruct the repairer to undertake any work required or to pay them for it. The AA does not guarantee that any recovery to an appropriate local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair. Whilst the AA will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the AA does not provide any assurance or warranty with respect to any work carried out at **Your** request by any third party repairer.

#### What is covered for Channel Island & Isle of Man customers

- Roadside Assistance is available to **You** in the UK and on **Your** Resident Island (for Channel Island residents this will include both Jersey and Guernsey) if **Your Vehicle** is stranded on the highway more than a quarter of a mile from the Customer’s Home Address following a Breakdown or accident;
- If, following a Breakdown, a Patrol or appointed agent cannot fix **Your Vehicle** within a reasonable time, it, together with the driver and up to a maximum of seven passengers, will;
  - a) following a Breakdown in the UK or, for Channel Island residents only, in whichever of Jersey or Guernsey is not **Your** Resident Island, be taken to the AA’s choice of relevant local repairer or, alternatively, to a local destination of **Your** choice, provided it is no further, and
  - b) following a Breakdown on **Your** Resident Island, be taken together with the driver and up to a maximum of seven passengers (see General Terms & Conditions, clause 1g) to a single destination of **Your** choice on the customer’s Resident Island. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation.
- The AA will make a telephone call at **Your** request following a Breakdown.
- Please note that any contract for repair, other than repairs carried out by the AA or its agent at the roadside under **Your** AA Breakdown Cover, is between the person requesting the repair and the repairer – it is not the AA’s responsibility to instruct the repairer to undertake any work required or to pay them for it. The AA does not guarantee that any recovery to a relevant local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair. Whilst the AA will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the AA does not provide any assurance or warranty with respect to any work carried out at **Your** request by any third party repairer.

#### What is not covered

- The cost of spare parts, fuel, oil, keys or other materials required to repair **Your Vehicle** or any supplier delivery or call out charges related to these items;
- The cost of any labour, other than that provided by the AA or its agents under **Your** AA cover at the scene of the Breakdown or accident;
- Any additional transport or other costs that **You** might incur or any incidental expenses that may arise during a recovery. The AA cannot accept any costs for passengers who do not accompany **Your Vehicle** while it is being recovered;

- Routine maintenance and running repairs e.g. radios, interior light bulbs, heated rear windows;
- Any recovery or tow following an accident (see General Terms & Conditions, clause 2, page 86);
- Assistance following a Breakdown or accident attended by the police, highways agency or other emergency service, until the services concerned have authorised the vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by **You**;
- A second or subsequent recovery, after **Your Vehicle** has been recovered following a Breakdown;
- All things excluded under General Terms & Conditions (pages 85–92).

## Home Start

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

### What is covered

Home Start is available only if **You** opened a Halifax Ultimate Reward Current Account at least 24 hours before the Breakdown occurred.

Provides access to the same service as is available under 'Roadside Assistance', following a Breakdown or accident at or within a quarter of a mile of the Customer's Home Address.

### What is not covered

All things excluded under 'Roadside Assistance' 'What is not covered' above.

## General Terms and Conditions – AA Breakdown Cover

### General exclusions

1. AA Breakdown Cover does not provide for:
  - a) **Any vehicle servicing or re-assembly**  
For example, where this is required as a result of neglect or unsuccessful work on the vehicle (including, but not limited to, DIY vehicle maintenance), other than that on the part of the AA or its agents;
  - b) **Garage labour costs**  
The cost of garage or other labour required to repair **Your Vehicle**, other than that provided by the AA or its agents at the scene of the Breakdown or accident;
  - c) **Fuel draining**  
In the event of the introduction of an inappropriate substance which results in the need to drain or remove fuel, lubricants or other fluids, the only recovery the AA will make available to **You** will be to arrange for **Your Vehicle**, the driver and up to 7 passengers to be taken to the AA's choice of relevant local repairer or another location of **Your** choice, provided it is no further, but **You** will have to pay for any work required;

### d) **Failure to carry a serviceable spare**

Any additional charges resulting from **Your** failure to carry a legal and serviceable spare wheel or tyre, except where this is not provided as manufacturers standard equipment. The AA will endeavour to arrange on **Your** behalf, but will not pay for, assistance from a third party;

### e) **Vehicle storage**

Having **Your Vehicle** stored or guarded in **Your** absence;

### f) **Vehicles on private property**

The provision of service when **Your Vehicle** is on private property e.g. garage premises, unless **You** can establish that **You** have the permission of the owner or occupier;

### g) **Excess passenger loads**

The provision of service to or for any persons in excess of the number of seats fitted in the vehicle at the time of Breakdown, or to anyone who was not travelling in the relevant vehicle at the time of the Breakdown. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation;

### h) **Ferry, toll charges etc.**

Any ferry, toll or congestion charges incurred in connection with **Your Vehicle** as a result of it being recovered;

### i) **Recovering vehicles from trade or auction**

The recovery of any vehicles bearing trade plates or which the AA has reason to believe have just been imported or purchased at auction;

### j) **Transporting from trade premises**

The transportation of immobilised vehicles where the AA considers this to be part of a commercial activity, for example, to, from or for motor dealers or delivery companies;

### k) **Locksmiths, tyre, glass or bodywork specialists costs**

The cost (including any call out charge) of any locksmith, glass or tyre specialist, should the AA consider this to be required. The AA will endeavour to arrange this help on **Your** behalf, however it will not pay for these specialist services and any contract for services provided will be between **You** and the relevant specialist. If, in the AA's reasonable opinion, **Your Vehicle** requires recovery to such a specialist to be mobilised and, to effect that recovery, specialist lifting equipment not normally carried by AA Patrols is required, the AA will arrange the recovery but at **Your** cost. If use of a locksmith or other specialist would, in the AA's opinion, mobilise the vehicle, no further service will be available for the Breakdown in question;

### l) **Specialist lifting equipment**

The cost of any specialist lifting equipment (not normally carried by AA Patrols) including but not limited to:

a) occasions where the Customer has driven off-road, or on clearly sign posted closed roads;

and

b) any occasions following an accident;

**m) Transporting animals**

The transportation or arrangement of the transportation of any animal (guide dogs or hearing dogs will be transported together with their owner, unless this is not possible for health and/or safety reasons). The AA will not recover horses or livestock. If the AA does, at its absolute discretion, agree to transport an animal, then this will be at **Your** own risk. It is **Your** responsibility to secure any animal being transported or to make alternative arrangements for its transportation;

**n) Participation in sporting events**

Assistance for vehicles broken down as a result of taking part in any "Motor Sport Event"; including, without limitation, racing, rallying, trials or time-trials or auto test. However, for the avoidance of doubt, the AA does not consider "Concours d'elegance" events, track test days for road-legal Vehicles or rallies held exclusively on open public highways where participants are required to comply with the normal rules of the road, to be Motor Sports Events.

2. AA Breakdown Cover does not provide for any vehicle recovery following an accident. The AA may, if **You** request, be prepared to provide recovery following an accident but, if so, **You** will be responsible for paying the AA's charges for this assistance (including, but not limited to, any charges relating to any specialist equipment used). If following an accident, **You** require one of the Stay Mobile services (and **You** have Stay Mobile), the AA may, again, be prepared to arrange this for **You** but will not be responsible for any costs involved. **You** must pay, on request, any applicable charges. **You** must give the AA, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause. Please note that, following an accident, or otherwise, it is and remains **Your** responsibility to ensure that **You** properly comply with any requirements of **Your** motor insurer in making a claim under **Your** motor insurance policy.

**General rights to refuse service**

Please note: if a Customer is refused service by the AA the Customer has the right to an explanation in writing (see "Compliments and complaints" page 91 for Customer Care contact details).

3. The AA reserves the right to refuse to provide or arrange Breakdown assistance under the following circumstances:

**a) Repeat Breakdowns within 28 days**

Where service is requested to deal with the same or similar cause of Breakdown to that which the AA attended within the preceding 28 days. It is **Your** responsibility to make sure that emergency

repairs carried out by the AA are, where appropriate, followed as soon as possible by a permanent repair. Nothing in this provision shall affect any rights **You** may have in relation to any negligence or breach of contract or breach of any other legal duty on the part of the AA or its agents;

**b) Unattended vehicles**

**You** are not with **Your Vehicle** at the time of the Breakdown and **You** are unable to be present at the time assistance arrives;

**c) Unsafe, unroadworthy or unlawful vehicles**

i.e. Where in the AA's opinion, **Your Vehicle** was, immediately before the relevant **Breakdown** or accident, dangerous, overladen, unroadworthy or otherwise unlawful to use on a public road. This includes where breakdown has been caused by the illegal use of or introduction of unlawful substances, such as agricultural (Red) Diesel;

**d) Assisting where unsafe or unlawful activities**

Without restricting the generality of the AA's rights under this provision, please note that it is a legal requirement that UK registered vehicles used on, or recovered with their wheels in contact with, the public highway have/display a valid current excise licence ("tax disc"). Where no current excise licence (tax disc) is displayed, and unless the AA are reasonably satisfied that the vehicle concerned is exempt from such display, the AA reserves the right to refuse service;

**e) Delay in reporting**

In the AA's reasonable opinion, there has been an unreasonable delay in reporting the **Breakdown**;

**f) Cannot verify cover**

Where **You** cannot produce a valid Ultimate Reward Current Account debit card (or appropriate receipt) and some other form of identification. If these cannot be produced, and the AA is unable to verify that the appropriate Breakdown cover entitlement is held, the AA reserves the right to refuse service. However, if **You** are unable to prove entitlement to service or **You** are aware that **You** do not hold entitlement to an AA service, the AA may, at its discretion, offer service on the immediate payment (by credit, debit or switch card) of the usual premium for the relevant cover required, plus a supplementary premium for joining while already requiring assistance. The premium paid will be fully refunded if it can be established to the AA's reasonable satisfaction that the relevant level of service entitlement was held at the time of the Breakdown.

Without prejudice to **Your** statutory rights, no refunds will be given if entitlement to cover cannot be proved, or simply because **Your Vehicle** cannot be fixed at the roadside;

**g) Unreasonable behaviour**

i.e. Where the AA reasonably considers that **You**:

- i) or anyone accompanying **You**, or who is

receiving or is entitled to receive assistance in connection to **Your** cover is behaving or has behaved in a threatening or abusive manner to AA employees, Patrols or agents, or to any third party contractor; or

- ii) have falsely represented that **You** are entitled to services that **You** are not entitled to; or
- iii) have assisted another person in accessing AA services to which they are not entitled; or
- iv) owe the AA money with respect to any services, spare parts or other matters provided by the AA or by a third party on the AA's instruction.

### Additional services

- 4. Any additional services made available by the AA which are not described in these Terms & Conditions are provided on a purely discretionary basis and may be withdrawn at any time.

### Use of agents

- 5. Service from dedicated AA Patrols is subject to availability and may be supplemented by use of appropriate agents. The AA will only accept responsibility for the actions of an agent where the agent is acting on the AA's instruction.

### Requests for assistance

- 6. All requests for assistance must be made to the AA using the contact instructions provided by Halifax from time to time. If **You** contact a garage direct, **You** will have to settle its bill and the AA will be under no obligation to reimburse **You**.

### Emergency nature of breakdown service

- 7. AA Patrols are trained and equipped to carry out emergency roadside repairs and are not in a position to comment on the general safety or roadworthiness of a vehicle after a Breakdown or an emergency repair. In addition, completion of an emergency repair cannot be taken to signify or in any way guarantee the general roadworthiness of the vehicle concerned.

### Cancellation of Cover

- 8. The Customer has the right to cancel their AA Breakdown Cover but please note that as this cover has been provided as an integral part of their Halifax Ultimate Reward Current Account no refund is available. Cancellation/closure of **Your** Halifax Ultimate Reward Current Account will mean that **Your** rights to service from the AA will cease immediately.
- 9. The AA shall have the right to cancel any cover if:
  - a) the AA has been entitled to refuse service under clause 3g, page 86;
  - b) the AA considers, and as a result of the Customer's conduct, that there has been a breakdown in its relationship with the Customer.
  - c) excessive use of the service has occurred either through failure to seek permanent repair following

any temporary repair effected by an AA Patrol or agent or due to lack of routine vehicle maintenance.

- 10. In the event that the AA is no longer Halifax's chosen Breakdown assistance cover provider or Breakdown assistance cover is no longer provided with **Your** Halifax Ultimate Reward Current Account, **Your** Breakdown cover with Automobile Association Developments Limited (trading as AA Breakdown Services) [and, where applicable, Acromas Insurance Company Limited] will expire in accordance with the Terms & Conditions of **Your** Halifax Ultimate Reward Current Account and we shall have no further obligation to provide **You** with Breakdown assistance services.

### Changes to Terms and Conditions

- 11. Halifax and/or the AA is entitled to change any of the Terms and Conditions of cover during the subscription year, on the giving of at least 30 days' notice, where this is necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.

### Matters outside the AA's reasonable control

- 12. While the AA seeks to meet the service needs of Customers at all times, its resources are finite and this may not always be possible. The AA shall not be liable for service failures where the AA is faced with circumstances outside its reasonable control. Events which might constitute circumstances outside the AA's reasonable control include (but are not limited to) Acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle, equipment or systems failures, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or sub-contractors, theft, malicious damage, strike, lock out or industrial action of any kind.

### Exclusion of liability for loss of profit etc.

- 13. The AA shall not, in any event, and to the extent permitted by law, have any responsibility for:
  - a) any increased costs or expenses; or
  - b) any loss of:
    - i) profit; or
    - ii) business; or
    - iii) contracts; or
    - iv) revenue; or
    - v) anticipated savings; or
  - c) for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise. For the avoidance of doubt, nothing in this clause or these Terms & Conditions shall exclude or restrict the AA's liability for negligence resulting in death or personal injury.

## Enforcement of Terms and Conditions

14. Failure to enforce or non-reliance on any of these Terms & Conditions by the AA will not prevent the AA from subsequently relying on or enforcing them.
15. None of the Terms & Conditions, or benefits, of the AA Breakdown Cover agreement with the AA are enforceable by anyone else other than the Customer. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.
16. **You** will not become members of the AA by virtue of only being entitled to any benefits. The AA and the bank may from time to time agree that specified customers may be entitled to certain offers available to AA Members.

## Use of headings

17. The headings used in this Policy are for convenience only and shall not affect the interpretation of its contents.

## Interpretation: use of English law & language

18. **Your** AA Breakdown Cover and these Terms & Conditions are governed and should be interpreted by the laws of England and Wales. The EEA State for the purpose of cover is the United Kingdom. The Terms & Conditions of cover are written in English and all correspondence entered into shall be in English.

## AA Accident Management Service

Underwritten by Acromas Insurance Company Limited

### What is included

Accident Management Service is a 24 hour helpline for **You** to call in the event of a motor road traffic accident, or act of vandalism, however minor provided **You're** claiming on **Your** fully comprehensive motor insurance policy. If **Your** road traffic accident happens during normal office hours (Monday-Friday 8am to 6pm) a Personal Incident Manager is available to help **You** through **Your** motor insurance claim process. This includes:

- arranging for **Your Vehicle**, provided it is less than 5 years old, to be repaired by an AA Accident Management approved repairer
- facilitating the provision of a replacement vehicle
- providing assistance with any associated correspondence. If **Your** motor road traffic accident happens outside of normal office hours, the AA can arrange recovery of **Your Vehicle** to a safe location until it can be delivered to a repairer. Where the damage to **Your Vehicle** is restricted to windscreen damage.

Accident Management can provide **You** with the telephone number of a windscreen supplier. Accident Management Service applies to motor road traffic accidents which occur in the UK only.

### What is not included

- Assistance in relation to motor road traffic accidents which occur outside the UK.
- The cost of any recovery either in or out of normal office hours following a road traffic accident (any recovery will be at **Your** expense although the cost of this may be recovered under the terms of **Your** motor insurance policy).
- Any costs associated with the repair of **Your Vehicle**, which are subject to the terms and conditions of **Your** motor insurance policy.
- The provision of any courtesy car unless agreed to by an approved repairer, at their sole discretion. If a courtesy car is provided, the driver will be responsible for meeting the cost of insuring it.
- Any assistance where the vehicle has suffered only mechanical Breakdown, component failure or vandalism damage.
- Any assistance in relation to personal injuries resulting from a motor road traffic accident. In particular, Accident Management will not pay for, or arrange, any hospital treatment.

### Please note:

To qualify for Accident Management Service **You** will need to:

- agree to have **Your Vehicle** repaired within the AA Accident Management approved repairer network
- tell us **Your** Halifax Ultimate Reward Current Account number and sort code so that the AA can identify **You**
- contact us to obtain all necessary authorisations before any work is started
- make a claim through **Your** insurers – if **You** are claiming directly from a third party the AA cannot provide assistance.

### AA Accident Management Service – General Terms and Conditions

1. The Accident Management Service's Personal Incident Managers only operate during normal working hours (Monday to Friday 8am to 6pm), although, messages can be left at any time. If **You** have a motor road traffic accident out of working hours and **Your Vehicle** is mobile, **You** should call the Accident Management helpline and leave **Your** contact details on the voicemail. A Personal Incident Manager will then contact **You** during normal working hours. If **You** have a motor road traffic accident out of office hours and **Your Vehicle** is immobile, **You** should contact the Accident Management helpline and the AA can arrange to have **Your Vehicle** recovered to a place of safety overnight. The Accident Management helpline will also arrange for a Personal Incident Manager to contact **You** during normal working hours.



2. The use by **You** of any of the other AA services (for example Roadside Assistance, Home Start, Relay) is subject to the relevant terms and conditions.
3. The AA reserves the right to withhold or withdraw the Accident Management Service at any time if any repairs are begun before the work is authorised through the Accident Management Service.
4. The Accident Management Service is not available for use by, or for, any third parties involved in a road traffic accident (regardless of fault) with **You**.
5. Whilst the Accident Management Service can make all the necessary arrangements for the repair of **Your Vehicle** damaged as a result of a road traffic accident, the AA and Halifax give no guarantee or warranty as to the standard or quality of any such repair work performed or any replacement components fitted to **Your Vehicle**. The contract for repair will be between **You** (or, if appropriate, your insurer) and the relevant repairer. Under no circumstances will the AA or Halifax be held responsible for replacement components fitted by a vehicle repairer as a result of, or in connection with, the provision of the Accident Management Service.
6. It is **Your** responsibility (or, if appropriate, **Your** insurer's responsibility) to pay for the recovery costs and the cost of all vehicle repairs (both labour and parts) performed on **Your Vehicle** following a motor road traffic accident. Neither the AA nor Halifax will be responsible for any failure to pay the repairer for any work undertaken.
7. **You** (or, if appropriate, **Your** insurer) will be charged the current market price for any additional services **You** require (for example technical inspections, damage reports or vehicle delivery) which are arranged in connection with repairs which have been organised through the Accident Management Service.
8. Sections 1n, 3, 4, 5, 6, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17 and 18 of General Terms & Conditions – AA Breakdown Cover shall apply to this cover and any reference therein to Breakdown or breakdown assistance or service shall be taken, as appropriate, to refer to accident or act of vandalism and/or to Accident Management.

Information we obtained from third parties, Personal information which we obtain from Credit Reference and Fraud Prevention Agencies, fraud, debt and theft information, criminal records information, information about **Your** health or if **You** are a vulnerable customer; Information about **Your** property, financial details about **You**, Information about **Your** employment status; Information about **Your** property occupier status, **Your** marital status, family, lifestyle or social circumstances, Information we buy or rent from third parties, insights about **You** and our customers, third party transactions, and tax information.

### AA Data Privacy Notice

We're The AA PLC, Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA. We are a data controller of your personal data. We have a dedicated data protection officer. **You** can contact the DPO by writing to the above address for the attention of the Data Protection Officer or by using the contact details in **Your** policy documents.

Our full privacy notice is available at –  
<https://www.theaa.com/privacy-policy>

Personal information that we'll process in connection with all of our products and services, if relevant, includes – personal and contact details, **Your** date of birth, gender, details of beneficiaries and family members, Records of **Your** contact with us, products and services, usage of our products and services, vehicle information, telematics and driving information (if relevant), information about **Your** use of products or services held with our business partners,

**We'll collect personal information from the following general sources:**

- From **You** directly, and any information from family members, associates or beneficiaries.
- Information generated about **You** when **You** use our products and services;
- From a broker or other intermediary
- AA Group companies,
- Business partners;
- From other sources such as Fraud Prevention or Credit Reference Agencies or other lenders (if relevant to the product), and
- We buy or rent information about **You** or customers generally from third parties.

**We use Your personal data for purposes including the following:**

- Assessing an application for a product or service **You** hold with us.
- Managing products and services relating to the product or service, or application for one;
- Updating **Your** records, tracing **Your** whereabouts, and recovering debt;
- Managing any aspect of the product or service;
- To make automated decisions on whether to offer **You** a product or service, or the price, payment method, risk or terms of it;
- To perform and/or test the performance of our products, services and internal processes;
- To operate and improve the operation of our business and our business partners;
- To carry out checks at Credit Reference and Fraud Prevention Agencies;
- To monitor and to keep records of our communications with **You** and our staff (see below);
- Assessing and profiling aspects of **Your** vehicle
- For direct marketing communications and related profiling
- To develop new products and services and to review and improve current products and services;
- To comply with legal and regulatory obligations, requirements and guidance;
- To provide insight and analysis of our customers both for ourselves and for the benefit of business partners either as part of providing products or services, helping us improve products or services, or assess or improve the operating of our businesses;
- To share information with business partners to provide our products and services or operating our business;
- To facilitate the sale of one or more parts of our business; and
- To enable other AA group companies to perform any of the above purposes.

**We rely on the following legal bases to use Your personal data:**

1. Where it is needed to provide **You** with our products or services.
2. Where it is in our legitimate interests to do so, such as:
  - a) Managing **Your** products and services
  - b) To perform, test the performance of, our products, services and internal processes;
  - c) For management and audit of our business operations including accounting;
  - d) To carry out searches at Credit Reference Agencies
  - e) To carry out monitoring and to keep records of our communications with **You** and our staff (see below);
  - f) For market research and analysis and developing statistics;
  - g) For direct marketing communications and profiling to help us to offer **You** relevant products and services
  - h) To provide insight and analysis of our customers to business partners;
  - i) For some of our profiling and other automated decision making; and
  - j) When we share **Your** personal information with these other people or organisations other than for providing products and services to **You**, as necessary for running our business or comply with legal or regulatory obligations.
3. To comply with our legal obligations.
4. With **Your** consent or explicit consent.
5. For a public interest.

**We may share information with the following third parties for the purposes listed above:**

- AA Group companies and service providers;
- Business partners and account beneficiaries
- Governmental and regulatory bodies;
- Other organisations and businesses who provide services;
- Credit Reference and Fraud Prevention Agencies (see below); and
- Market research organisations who help us to develop and improve our products and services.

Where we're relying upon **Your** consent, **You** can withdraw this at any time by contacting us using the contact details in **Your** policy documents.

We're based in the UK, but sometimes **Your** personal information may be transferred outside the European Economic Area. If we do so, we'll make sure that suitable safeguards are in place unless certain exceptions apply.

We may monitor where permitted by law and we'll do this where the law requires it, or to comply with regulatory rules, to prevent or detect crime, in the interests of protecting the security of our communications systems and procedures, and for quality control and staff training purposes. This information may be shared for the purposes described above.

We sometimes make decisions about **You** using only technology, where none of our employees or any other individuals have been involved. For instance, we may do this to decide whether to offer **You** a product or service, to determine the risk of doing so, the price we will offer, whether to offer **You** credit, what terms and condition to offer **You**, assess lending, insurance and business risks, or to assess what payment methods we can offer **You**. For full details, please see our full privacy notice.

We keep personal data for as long as we have reasonable business needs, to provide goods and/or services to **You** and then for as long as someone could bring a claim against us; and/or in line with legal and regulatory requirements or guidance.

**You** have certain rights under data protection laws. Some of these only apply from May 2018:

- The right to have **Your** personal information corrected;
- The right to object to certain processing of **Your** personal information;
- The right to restrict processing of **Your** personal information;
- The right to have **Your** personal information erased
- The right to request access to **Your** personal information;
- The right to move, copy or transfer **Your** personal information
- Rights in relation to automated decision making.

**You** have the right to complain to the Information Commissioner's Office which enforces data protection laws: <https://ico.org.uk/> **You** can exercise these by using the contact details in **Your** policy documents.

**You** have the right to object to certain data uses. **You** can contact us using the contact details in **Your** policy documents to use these rights.

### Changes to this policy

We may change this policy from time to time. We encourage **You** to check this policy for changes whenever you revisit our website – <https://www.theaa.com/>

### Compliments and Complaints

The AA aims to provide **You** with a high level of service at all times. However, there may be a time when **You** feel that their service has fallen below the standard **You** expect. If this is the case and **You** want to complain, the AA will do their best to try and resolve the situation.

There are several ways **You** can contact the AA:

Phone: **0344 209 0556**

Email: [customersupport@theaa.com](mailto:customersupport@theaa.com)

Post: **Customer Relations  
The Automobile Association  
Lambert House  
Stockport Road  
Cheadle Cheshire  
SK8 2DY**

Fax: **0161 488 7544**

Text Relay is available for deaf, hard of hearing or speech impaired customers.

The AA will either acknowledge **Your** complaint within five working days of receipt, or offer **You** their final response if they have concluded their investigations within this period.

If the AA acknowledges **Your** complaint, they will advise **You** who is dealing with it and when they expect to respond. The AA aims to respond fully within eight weeks. However, if they are unable to provide a final response within this period they will write to **You** before this time and advise why they have not been able to offer a final response and how long they expect their investigations to take.

If **You** remain unhappy with the AA's final response, or they have not managed to provide a final response within eight weeks of **Your** complaint, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service for help and advice.

There are several ways **You** can contact them:

Phone: **0800 023 4567** or 0300 123 9 123

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Post: **Insurance Division Financial Ombudsman Service  
Exchange Tower  
London E14 9SR**

### Financial Services Compensation Scheme (FSCS)

The activities of AAIS in arranging AA Breakdown Cover are covered by the FSCS. **You** may be entitled to compensation from the scheme if AAIS cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100** or **0207 741 4100**.

## AA Company Details

Automobile Association Developments Limited, (trading as AA Breakdown Services), is an insurer of breakdown assistance services cover that is exempt from authorisation under the Financial Services and Markets Act 2000.

Registered office: Fanum House, Basing View, Basingstoke, RG21 4EA. Registered in England and Wales Number: 01878835

Acromas Insurance Company Limited is authorised and regulated by the Commissioner of Insurance, Financial Services Commission, Gibraltar, and regulated by the Financial Conduct Authority, United Kingdom. Acromas Insurance Company Limited is a member of the Association of British Insurers. Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Folkestone, Kent CT20 3SE.

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority, Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number 2414212.

# Mobile phone insurance

This is your mobile phone insurance policy, in this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you, if you have any questions then visit [www.halifax-online.co.uk](http://www.halifax-online.co.uk) or call us on **0345 124 1400**.

This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group to handle claims and complaints on their behalf. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group Limited. Where the wording refers to claims and complaints, these are handled by Lifestyle Services Group Limited.

## Who is this cover designed for?

For many of us, our mobile phone is much more than a device for making calls. It means you can stay in contact wherever you are, it stores valuable memories and so much more	This mobile phone insurance cover is designed for when you have a mobile phone that is not already covered under an insurance policy and you want to cover the cost of repairing or replacing your mobile phone against loss, theft, damage and breakdown subject to an excess payment detailed in the section 'What you are NOT covered for'. You should consider this excess when deciding if this policy is suitable for you
It is important to note that mobile phone insurance is offered on the understanding that you will take care of your mobile phone	Having insurance does not mean that you can take risks with your mobile phone which you would not take if your mobile phone was not insured as doing so may result in your claim being declined. Further details can be found in the section 'What you are NOT covered for'.

We do understand that every claim can be quite different and we will make every effort to take this into consideration when we review a claim.

## The cover you receive

Risks you are covered for	Benefits you receive
<p>Your mobile phone and SIM card up to a maximum value of £2,000 (including VAT) per claim are covered against:</p> <ul style="list-style-type: none"> <li>• <b>Loss</b></li> <li>• <b>Theft</b></li> <li>• <b>Damage</b></li> <li>• <b>Breakdown (including faults)</b></li> </ul> <p>Occurring anywhere in the world</p>	<p>If your mobile phone is damaged or breaks down we will either:</p> <ol style="list-style-type: none"> <li>1. repair the mobile phone (where possible) or</li> <li>2. replace it with a mobile phone of the same make and model. If we cannot do this you will be given a choice of models with an equivalent specification.</li> </ol> <p>If your mobile phone is lost or stolen we will replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification.</p> <p><b>Replacements</b></p> <ol style="list-style-type: none"> <li>1. Where we replace the mobile phone the replacement may be a remanufactured (not brand new) device,</li> <li>2. We will attempt to replace your phone with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile phones.</li> <li>3. Where we send you a replacement or repaired item, this will be to a UK address</li> </ol> <p>If you are charged by your network for your replacement SIM card we will reimburse you.</p>

<p>If you make a successful claim for loss or theft and discover you have been charged for calls, texts or data as a result of someone else using your phone. These <b>unauthorised network charges</b> are covered up to a value of £1,500 if you have an airtime contract and £500 if you pay as you go</p>	<p>In the event that you are billed by your network provider as a result of your mobile phone being used after it has been lost or stolen, we will pay those charges incurred during the period between:</p> <ol style="list-style-type: none"> <li>1. the moment the loss or theft occurred and</li> <li>2. 24 hours after you discovered it missing</li> </ol> <p>For example, if your phone was stolen at 8am on Tuesday and you discovered it missing at 11am on Wednesday, you would be covered for charges made between 8am Tuesday and 11am Thursday, up to the following cover limits:</p> <p>£1,500 for contract handsets  £500 for Pay As You Go</p>
<p>If your case, screen protector, headphones or bluetooth headset are lost, stolen or damaged at the same time as your mobile phone you are covered for these up to a value of £250 (including VAT).</p>	<p>If your case, screen protector, headphones or bluetooth headset are lost, stolen or damaged at the same time as your mobile phone we will replace them with items of a similar specification. If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement. We do not provide insurance cover for any other mobile phone accessories (For example Smartwatches, fitness trackers, portable speakers)</p>

## What you are NOT covered for

Summary	Description
<p><b>Excess</b></p>	<p>You need to pay a contribution of £100 every time you make a successful claim for loss, theft, damage or breakdown.</p> <p>This is the excess. <b>Your excess is payable for every accepted claim and must be paid before your claim will be settled.</b> You should consider this excess when deciding if this policy is suitable for you.</p>
<p><b>Loss, theft, damage or breakdown as a result of not taking care of your mobile phone</b></p>	<p><b>We know how important your mobile phone is to you and we expect that you will take care of your mobile phone. If you don't take care of your mobile phone then we may not pay your claim.</b></p> <p>Taking care of your mobile phone means:</p> <ul style="list-style-type: none"> <li>• Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged, just think would you leave your wallet or purse there?</li> <li>• If you need to leave your mobile phone somewhere then we expect you to <b>lock it away out of sight</b> if at all possible. If you cannot lock it away then you must leave it with <b>someone you trust or concealed out of sight in a safe place.</b></li> <li>• Making reasonable enquiries to find your phone if you think you have lost it.</li> </ul> <p>If you knowingly leave your mobile phone where others can see it but you cannot and your mobile phone is then lost or stolen we may not pay your claim.</p> <p>We will always take into account where you are and what you are doing when we assess whether you have taken care of your phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim.</p> <p>If you knowingly leave your mobile phone somewhere you can't see it but others can, we may decline your claim for not taking care of your mobile phone – For example:</p> <ul style="list-style-type: none"> <li>• in a cafe or pub you leave your mobile phone on the table when you go to the bar to pick up your drink instead of taking it with you</li> <li>• leaving your mobile phone on display in your car</li> <li>• leaving your mobile phone in the care of someone you don't know well</li> <li>• if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker</li> <li>• intentionally damaging your phone.</li> </ul> <p>All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.</p>

<b>Additional Exclusion</b>	<p><b>More than 2 claims per account holder in any 12 month period</b></p> <p>We insure your mobile phone for up to 2 successful claims per account holder in any 12 month period.</p> <p>If you have 2 successful claims in any 12 month period you will not be able to make any further claims for loss, theft, damage &amp; breakdown that happens before the anniversary of when the first claim was originally submitted.</p> <p>For example if you submit a claim on 1st January which is successful and submit another claim on 1st May in the same year which is successful you will not be able to make any further claims against this policy that happen prior to 1st January of the following year.</p>
<b>Cosmetic damage</b>	<p><b>We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it.</b></p> <p>We know scratches and scrapes to your mobile phone aren't nice but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.</p>
<b>Contents of your mobile phone</b>	<p><b>We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly. This also means that if any of the data or information stored on your phone is used to access any existing accounts or opening new accounts through fraud, we do not cover any financial losses as a result of these acts.</b></p> <p>There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly so if you have a claim and you lose your mobile phone's contents as a result you can download it on to your new mobile phone and be up and running again in no time.</p>
<b>Other losses</b>	<p><b>Any cost or losses that can't be resolved by the repair or replacement of your mobile phone.</b></p> <p>We don't cover any loss or profit, opportunity, goodwill or similar losses. We just cover the mobile phone, unauthorised network charges and accessories.</p>
<b>Any device that is not a mobile phone</b>	<p><b>This policy is only for mobile phones. This means we only cover handheld devices that are designed to make mobile phone calls and work independently from any other device.</b></p> <p>This policy isn't for tablet computers, smart watches or other wearable technology.</p>
<b>Modifications</b>	<p><b>If your mobile phone has been modified in any way we will only replace the mobile phone, we do not cover the modifications that have been made.</b></p> <p>Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network.</p>
<b>Mobile phones passed into the care of a business or individual for the purpose of providing a service</b>	<p><b>Where your mobile phone is passed to a business or individual for them to provide a service, they are solely responsible for the safety of your mobile phone and are not covered under the terms of this policy.</b></p> <p>You must therefore be satisfied that your mobile phone is suitably covered for any theft, loss or damage that may occur while in their care. For example:</p> <ul style="list-style-type: none"> <li>– Delivery service such as a postal or courier service</li> <li>– Mobile phone customisation service</li> <li>– Mobile phone repair service</li> </ul>

<p><b>Losses incurred as a result of the sale of your mobile phone</b></p>	<p><b>We do not cover any loss of your mobile phone or any loss of money expected from any transaction, from the sale or trade of your mobile phone.</b></p> <p>This is because the mobile phone will have been actively passed to an individual or business and, therefore, no loss or theft has taken place. We therefore recommend you take precautions if you sell your mobile phone, such as;</p> <ul style="list-style-type: none"> <li>– waiting for payment (including waiting for cheques to clear) before releasing your mobile phone,</li> <li>– using a secure payment service,</li> <li>– not accepting cash payments from people you don't know (who could be using forged banknotes), and</li> <li>– ensuring your mobile phone is sent using a reliable and suitably insured delivery service.</li> </ul>
<p><b>Counterfeit Mobile Phones</b></p>	<p><b>We do not cover any mobile phones that are manufactured in a way to resemble mobile phones made by another company in breach of any copyright laws, or devices that are created by using parts from a number of different phones.</b></p> <p>Where we receive a claim for any mobile phones that fall into this category we will return the mobile phone to you unrepaired and the claim will be declined.</p>

### Actions you will need to take on loss, theft, breakdown or damage to your mobile phone

If you are having difficulty with any of the requirements below, please do not hesitate to contact us

Summary	Description
<p><b>Tell your airtime provider if your mobile phone is lost or stolen as soon as you can</b></p>	<p><b>As detailed in 'The cover you receive' section, we only pay for unauthorised network charges from the point your mobile phone is lost or stolen for up to 24 hours after you discover the loss or theft.</b></p> <p>If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.</p> <p>If you make a claim for unauthorised network charges you will need to provide either the monthly mobile phone bill showing the charges and the bill for the month prior to the unauthorised network charges or proof of your mobile phone's balance prior to the theft or loss.</p>
<p><b>If your mobile phone is lost or stolen report it to the Police</b></p>	<p><b>Tell the Police about any lost or stolen mobile phone as soon as you can, we will ask you to provide the Police reference number before we will pay any claim for theft. If you have difficulty reporting your incident to the police, please contact us and we can help to guide you.</b></p>
<p><b>Report any loss or theft to the place you believe it has been lost in or stolen from</b></p>	<p><b>We expect you to report your mobile phone as lost or stolen to the place it was lost or you think it has been stolen from.</b></p> <p>Often mobile phones are found and handed in to the place they were found. We expect you to report the loss or theft of your mobile phone to the place you think it was lost in or is most likely to be handed back to. We may ask you to provide the details of where your handset was lost or stolen from and may ask what actions you have taken to try to recover it.</p> <p>If your Mobile Device has the functionality, activate any location finder app or software to help you in retrieving it. This may also enable you to lock and wipe the data stored on your mobile device.</p>
<p><b>Report your claim to us as soon as you can</b></p>	<p><b>Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible after discovery of the loss, theft, breakdown or damage.</b></p> <p>If you don't do this we will still consider your claim, however it makes it difficult for us to investigate your claim, recover your mobile phone if it is lost or stolen or stop any further damage to your mobile phone.</p> <p>You can log your claim online or by telephone, it is really simple.</p>



<p><b>Proof of ownership</b></p>	<p><b>We need to know that the mobile phone, SIM card and accessories you are claiming for are yours. Therefore you may need to provide some form of proof of ownership.</b></p> <p>You will need to be able to tell us the make and model of your mobile phone. We may ask to see something that tells us that the items you are claiming for belong to you and confirms the make, model, memory size and IMEI number of your mobile phone.</p> <p>The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you.</p> <p>Proof of ownership could include a till receipt or documentation from your airtime provider.</p> <p>If you don't have any proof of ownership we may decline your claim.</p>
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<p><b>How to make a claim</b></p>	<p><b>Step One:</b> Please make sure you have read the “Actions you will need to take on loss, theft, breakdown or damage to your mobile phone” section as this tells you what we may need from you in order to settle your claim</p> <p><b>Step Two:</b> You should tell us about your claim as soon as you can, you can do this by contacting us through <a href="http://www.halifax-online.co.uk">www.halifax-online.co.uk</a> or by calling <b>0345 124 1400</b></p> <p><b>Step Three:</b> We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim</p> <p><b>Step Four:</b> You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, MasterCard and debit cards (We do not accept American Express cards or Diners Club cards)</p> <p><b>Step Five:</b> We will either repair your mobile or send you a replacement</p> <p>In the event of your mobile device being lost or stolen we will blacklist the mobile device to prevent it from being used.</p> <p>When returning any items in order for repair to be carried out, please ensure that you have removed any locking mechanism (e.g. 'Find my iPhone') before you send your device to us. If this isn't removed this will affect the processing of your claim and the handset may be returned to you for the block to be removed before the claim can be assessed. We may not be able to complete a claim until we can confirm the security features have been removed.</p>
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### What you need to know about the claims process

- Repairs may be made using readily available parts, or we may provide refurbished products which may contain parts, which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to your mobile phone ("applicable manufacturer's warranty"). Nothing in this policy is intended to affect your rights under the applicable manufacturer's warranty or your statutory rights. If any repairs authorised by us under this policy invalidate the applicable manufacturer's warranty, we will repair or replace your mobile phone, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty.
- If we are unable to replace your phone with the same make and model, we will contact you to discuss an alternative claim settlement.
- If any lost, stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged mobile phones and accessories, parts and materials replaced by us shall become the property of the insurer.
  - The cost of postage in sending a device to us for repair is not covered under this insurance policy.
  - Lifestyle Services Group Limited handle all claims on behalf of the insurer.

## What if your claim is rejected?

If you're not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process.

## Tell us when your mobile phone details change

If you change your mobile phone, please ensure you keep your records up to date, this can be done quickly and easily online via [www.halifax-online.co.uk](http://www.halifax-online.co.uk)

## Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and airtime providers to identify fraud and support prosecution where appropriate evidence exists.

We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries. It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the fulfilment of your claim.

If false or inaccurate information is provided and fraud is identified then we may:

- Reject the claim and we may cancel your policy. If an excess has been paid this will be returned.
- Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Pass the details onto your network or our distribution partner providing this service as part of a wider offering.
- Share details of the fraudulent claim with a number of industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request.
- Pass details to fraud prevention agencies.
- Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
  - Checking details on applications for credit and credit related accounts or facilities.
  - To prevent and detect fraud.
  - Managing credit and credit related accounts or facilities.
  - Checking details on proposals and claims for all types of insurance.
  - Checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at **0345 124 1400** for details of the relevant fraud prevention agencies.

## Price of your insurance

This insurance is provided as a benefit of your Ultimate Reward Current Account and the cost is included in the monthly fee you pay for this account.

## Duration of this Policy

Mobile phone insurance is a monthly contract. This policy is provided as a benefit of you being an Ultimate Reward Current Account holder.

## Cancelling your insurance

If you or Halifax close your account, or Halifax terminates the cover provided through the programme, cover will stop immediately unless you are moving from one qualifying account to another.

## Making an enquiry or complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on **0345 124 1400**. We will do everything possible to ensure that your query is dealt with promptly.

Alternatively, you can email [LSG.Customerrelations@lifestylegroup.co.uk](mailto:LSG.Customerrelations@lifestylegroup.co.uk) or write to: Customer Services, Lifestyle Services Group Limited, PO Box 98, Blyth NE24 9DL.

Please quote your mobile phone number in any correspondence.

Lifestyle Services Group Limited handle all complaints on behalf of the insurer.

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: **0800 023 4567/0300 123 9123**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

## Choice of law

English law applies to this policy. It's written in English and all communication with you will be in English.

## If we need to change the terms of the policy

In the event that the insurer needs to change the terms we will give you 30 days' notice in writing to your last known address. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, or to proportionately reflect other legitimate cost increases or reductions associated with providing the cover, or where we choose to change the level of cover.

## Financial Services Compensation Scheme

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their liabilities. You are covered for 90% of the entire claim without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS

Web: [www.fscs.org.uk](http://www.fscs.org.uk)

Telephone: **0800 678 1100** or **0207 741 4100**

## Status disclosure

This Policy has been arranged and is administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with the insurer: Assurant General Insurance Limited (Financial Services Register no. 202735).

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register)

## How we handle your personal information

Assurant General Insurance Limited (part of the Assurant, Inc. group companies), registered in England No. 2341082, is committed to preserving the privacy of our customers. Please read the following privacy notice to understand how we, as a data controller, collect, use and protect the personal information that you ("Policyholder" or "you") provide to us for purposes of providing the insurance policy ("Policy") to you.

### Personal information that we collect from you

We collect and use the following personal information from you as part of providing your Policy to you:

- Name and contact details (e.g., postal address, telephone number, mobile number, email address, etc.);
- Policyholder information (e.g., policy number, certificate number, billing and payment history, etc.);
- Claims information (e.g., claim number, date of loss and reason, call history, loss details, Police reference number and supporting documentation, covered device information (including make, model, serial number, IMEI), etc.);
- Records of any correspondence regarding any specific enquiry; and
- Feedback that you provide on our services (including through customer experience surveys).

You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide services under this Policy to you.

This information is intended to be used by Assurant General Insurance Limited for the following purposes:

- Performance of our obligations under the Policy and provision of the benefits under this Policy and including claims management. We use your information for these purposes where necessary for the performance of your contract of insurance with us.
- For statistical analysis, customer experience surveys (where permitted and in compliance with applicable laws), performing internal administrative functions, handling customer enquiries, managing customer relationships and evaluating the appropriateness of this Policy and its benefits. We use your information for these purposes where necessary for pursuit of our legitimate interests (monitoring and improving our offerings and our customer experience and administering our internal processes).
- Risk evaluation and management (including operational risk), debt recovery, fraud and payment default prevention and evidence management. We use your information for these purposes where necessary for pursuit of our legitimate interests (protecting our business from fraudulent activity and recovering sums due).
- Anti-money laundering, anti-terrorism efforts and sanctions screening. We use your information for these purposes where necessary for compliance with our legal obligations.

### Personal information that we collect from other sources

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and policy information (e.g., level of cover), and bank account information (such as sort code and account number) from your bank or financial institution (through whom you have procured this insurance product) to enable us to administer and perform your contract of insurance with us.

We also receive information about you (relating to your identity and previous claims made) from fraud prevention agencies, financial institutions and similar organisations to help us to make decisions on insurance policies and claims for you; trace debtors, recover debt, prevent fraud and to manage your insurance policy and any claims; check your identity to prevent money laundering; and undertake additional fraud searches, where necessary in pursuit of our legitimate interests in protecting our business from fraudulent activity and recovering sums due.

### Who we share your personal information with

Your personal information will be disclosed to other Assurant group companies, our service providers (such as Lifestyle Services Group Limited, an Assurant group company located in the United Kingdom), other insurance companies (e.g., reinsurers), and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes. To fulfil your claim, we also share your name, contact details (including postal address, email address and mobile number), and IMEI of your covered device with the manufacturer.

For example if you have an iPhone then we will share this information with Apple.

In order to prevent or detect fraud or other criminal activity we share information about you with other organisations and public bodies including law enforcement agencies; within the Assurant group companies and with other insurers; with recognised centralised insurance industry claims review systems, where your details may be checked and updated; with fraud prevention agencies and databases – if you give us false or inaccurate information and we suspect fraud, we record this with fraud prevention agencies.

Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal and regulatory obligations, where required.

### **Where we send your personal information**

With respect to the aforementioned purposes, your personal information may be transferred outside the European Economic Area to countries that do not have equivalent data protection laws (for example, if we share your data with Apple Distribution International that data will be processed and managed by Apple, Inc. which is located in the United States). To ensure an adequate level of security and protection, these transfers will be secured by standard contractual clauses adopted by the European Commission, in line with applicable law.

The Policyholder may request information about these international transfers, and/or request access to a copy of our standard contractual clauses using the contact details provided below.

### **How long we keep your personal information**

Your personal information will be retained as long as necessary for the performance of the contract of insurance and for as long as required or permitted by applicable law or regulation.

### **How and why we will contact you**

We may contact you by post, mobile phone, text, or email to obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us on **0345 124 1400** or in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

### **Your rights**

Pursuant to the General Data Protection Regulation and/or applicable local law, you have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about you, as well as an objection right which you may exercise at any time by sending your

request in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

You may also submit your request in writing to Data Protection Officer, PO Box 98, Blyth, NE24 9DL, or by sending an email to **DataProtectionOfficer@assurant.com**

Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law.

You may address a complaint or question concerning the processing of your personal information at the above-mentioned contact details. You may also lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner's Office, in the country where you live, work, or where you consider the problem has occurred.

# Home emergency cover

## The insurance contract

### About Your policy wording:

This service provides assistance if **You** or any member of **Your Family** have a **Home Emergency** and **You** phone the **Home Emergency** Helpline.

**We** will arrange to deal with the emergency by choosing a qualified person to come to **Your Home** and carry out any repairs that are necessary as a result of that **Home Emergency**.

**We** want **You** to get the most from this service and to do this **You** must read this policy and make sure **You** are covered for the sort of losses **You** think might happen and make sure **You** understand the conditions and exclusions which apply to **Your** policy. If **You** do not meet these conditions it may affect any claim **You** make.

**Your** policy is renewed on a monthly basis and will end if (i) **Your** Ultimate Reward Current Account is closed; (ii) **You** fail to pay the monthly fee for **Your** account; (iii) **Your** account is changed to another type of account with **Your** account provider; (iv) **Your** account comes under the management of **Your** account provider's collections and recoveries department; or (v) **Your** residential address is no longer in the UK. **You** have the right to cancel **Your** policy by giving **Us** notice that **You** wish to cancel. **We** may cancel **Your** policy or change **Your** policy wording by giving **You** 30 days' notice in writing. If **Your** policy ends for any reason, **You** will not be entitled to a refund of any fees and/or premium paid for the cover provided under **Your** policy.

## Words with special meanings

Throughout **Your** policy wording, certain words are shown in bold type. These words have special meanings which are listed below.

### Home

The private dwelling shown as **Your** address on your Ultimate Reward Current Account with the bank which is **Your** permanent home, is in the UK occupied by **You** or **Your Family** and its garages and outbuildings detailed in the deeds of the property (which are solely for domestic purposes).

### Home Emergency

A sudden event that was not expected by any of **Your Family** and which needs immediate action to:

- make the **Home** safe or secure
- avoid damage or more damage to **Your Home**
- make **Your Home** fit to live in
- restore electricity, gas or water services to **Your Home** if they have totally failed.

### Insurance Period

The period commencing on the date **You** open an Ultimate Reward Current Account and ending when **Your** Ultimate Reward Current Account is closed or **Your** policy is cancelled, whichever is earlier.

### Unoccupied

When **Your Home** has not been lived in for more than 60 days in a row.

### Vermin

Brown or black rats, house or field mice, wasps' and hornets' nests when situated inside **Your Home** or pests that are destructive in their natural behaviour.

### We/Us/Our

Inter Partner Assistance SA (IPA) or such other insurer as may be appointed by **Your** Ultimate Reward Current Account provider.

### You/Your

The holder(s) of an Ultimate Reward Current Account.

### Your Family

**You**, **Your** spouse, **Your** civil partner (as defined in Section 1 of the Civil Partnership Act 2004) or the person (whether or not of the same sex) with whom **You** are permanently cohabiting in a marriage-like relationship, children (including adopted and foster children) and relatives or domestic staff who normally live with **You**.

### The insurer

This policy is underwritten by Inter Partner Assistance SA (UK Branch) 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 its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA (IPA) firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register)

### Making a claim

1. To obtain emergency assistance call the 24 hour **Home Emergency** Helpline on **0345 124 1400**.
2. Ensure **You** have the following information to hand:
  - **Your** name and postcode
  - **Your** Ultimate Reward Current Account Number and branch Sort Code
  - an indication as to the nature of the problem.

## How We settle claims

The most **We** will pay for any single event is up to £250 (including VAT) towards the cost of the qualified person who **We** choose to deal with the **Home Emergency**, in respect of the call out charge, labour and any materials that are necessary, plus up to £100 towards alternative accommodation.

Covers	The most we will pay for any single event
Cost of the qualified person chosen by us to deal with the emergency in respect of the call out charge, labour and any materials necessary.	£250
Home Emergency overnight accommodation.	£100

## Policy limits

### What IS covered

- A **Home Emergency** that **You** or any member of **Your Family** tells **Us** about.
- If **Your Home** becomes uninhabitable and remains so overnight **We** will reimburse **Your** accommodation and related transport costs up to a maximum value of £100 provided that **You** obtain **Our** express agreement in advance of such costs being incurred.

**Unable to repair:** If we (our authorised contractors) are unable to repair your boiler/hot water system, we will pay you £250 towards a replacement. This can be claimed on a reimbursement basis within 180 days of attendance. If we are unable to repair your boiler/hot water system and you choose to not replace it, cover under this section will no longer apply.

### Parts availability

Availability of parts is an important factor in providing emergency repairs. If **Our** engineer does not carry the spare parts needed on the day of **your** appointment, **We** will do all **We** reasonably can to find and install parts from **Our** approved suppliers. **We** may use new parts or parts that have been reconditioned by the manufacturer or approved third parties.

**We** may not replace parts on a like for like basis but will provide an alternative suitable for containing the emergency. However, there may be times when replacement parts are delayed because of circumstances beyond **Our** control.

In these cases **We** will not be able to avoid delays in repair; **We** will keep **You** informed throughout **Your** claim.

If the emergency repair costs more than £250, **We** will require **You** to contribute the difference or subject to **Our** prior agreement and on receipt of your engineer's fully itemised and paid invoice, **We** would pay you up to £250 inc. VAT as a contribution to a repair which **You** will arrange yourself.

Please note, the above contribution may be reduced by the costs already reasonably incurred by **Our** authorised contractor, for the initial visit.

This will be in full and final settlement of **Your** claim.

When **We** make a repair **We** will leave **Your Home** safe and habitable but **We** will not be responsible for reinstating it to its original condition, although **You** may find that this is covered under your buildings insurance.

There may also be occasions where parts for **Your** boiler/hot water system are no longer available. In these situations **We** will ensure **Your Home** is safe and if appropriate offer **You** the unable to repair contribution of £250 towards a replacement boiler/hot water system, (see paragraph above starting 'Unable to repair'). **We** can also arrange for **You** to receive a quotation for a replacement boiler/hot water system at **Your** cost.

## What IS NOT covered

- If you think **You** have a gas leak, **You** should immediately call the National Gas Emergency Service on 0800 111 999.
- A fault any member of **Your Family** knew or should have known about when **You** took out the policy.
- Systems or structures (for example, central heating) which have not been installed or fitted by a qualified person.
- Any claim if **Your Home** is **Unoccupied**.
- Any claim if **Your** mains electricity, water or gas supply fails or is deliberately cut off by any electricity, water or gas supply company.
- Any claim for water supply pipes outside the walls of **Your** private dwelling.
- Any deliberate act of any public or local authority service.
- Any deliberate act or omission by any member of **Your Family**, in an attempt to make a false or fraudulent claim under this section.
- Any claim which is covered by a maintenance agreement, guarantee or extended warranty contract.
- Any claim because **Your** central heating boiler fails and is LPG Fuelled, oil fired, warm air, solar heating or boilers with an output over 60kWh.
- Septic tanks, guttering and down pipes.
- Breakdown or loss of, or damage to, domestic appliances like freezers, washing machines, microwaves or other mechanical equipment such as Saniflow toilets.
- Any loss where **You** did not contact **Us** to arrange repairs.
- Any loss or damage arising from subsidence caused by bedding down of new structures, repairs or alterations to the property, faulty workmanship, or use of defective materials, river or coastal erosion.
- Any defect, damage or failure caused by:
  - i) modification or attempted repair to all or any part of **your** property by **you** or **your** own contractor which results in damage to that or another part of **your** property;

- ii) failure to comply with recognised industry standards;
  - iii) **your** or **your** contractor's malicious or wilful action, misuse or negligence.
  - Any leaking or dripping tap that requires re-washing or replacing, external overflows or replacement of cylinders, tanks, radiators and sanitary ware.
  - Any burst or leaking flexible hoses which can be isolated or leaking washing appliances.
  - De-scaling and any work arising from hard water scale deposits or from damage caused by aggressive water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation.
  - Replacement of light bulbs and fuses in plugs.
  - Lost keys for outbuildings, garages and sheds.
  - **Vermin** outside the private dwelling e.g. garages and other outbuildings.
  - Where the account holders tenancy agreement has a requirement for the tenant to report emergencies to the **home** owner or the managing agent to instruct the appropriate contractor.
  - Any cost relating to the repair or attempted repair not carried out by **Us**.
  - **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.
- terrorism. For the purpose of this exclusion, 'terrorism' means the use of, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear; or
  - pressure waves caused by aircraft or indirectly or other flying objects moving at or above the speed of sound.
  - Any loss or damage resulting directly or indirectly from pollution or contamination which was:
    - a result of an intentional act; or
    - expected or should have been expected; or
    - not sudden; or
    - not during any **Insurance Period**.
  - Uninsurable Risks:
    - wear, tear and depreciation; and
    - any loss or damage caused by wet or dry rot; and
    - any loss or damage caused by fungus, woodworm, beetles, moths, insects or **Vermin**; and
    - mechanical or electrical fault or breakdown; and
    - any process of cleaning, dyeing, renovating, altering, re-styling, repair or restoring; and
    - anything which occurs gradually, or deteriorates over a period of time or has reached the end of its useful life.
  - **We** will not provide cover for any loss or damage that occurred prior to the start of **Your** policy.

### General conditions applying to Your policy

- **Your** policy is only available to persons resident in the UK, Channel Islands or Isle of Man.
- **You** and **Your Family** must take all reasonable steps to prevent loss or damage to everything which is covered under this policy.
- **You** must keep all buildings and all the property covered in good condition and repair.
- Failure to take all reasonable steps to prevent loss or damage will result in a deduction from any claim payment, or may result in **Your** claim being declined in full.

### General exclusions applying to Your policy

- Any loss or damage caused, or allowed to be caused deliberately or wilfully, by any of **Your Family**, a paying guest or tenant.
- Any loss or damage caused directly or indirectly by:
  - ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
  - the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it; or
  - war, invasion or revolution; or

### Complaints procedure

**You** can complain about **Home Emergency** by calling **01737 815 913** or **you** can email **us** at: **homeemergencycomplaints@axa-assistance.co.uk** or by writing to Customer Services Administration, Inter Partner Assistance SA (UK Branch), The Quadrangle, 106–118 Station Road, Redhill, Surrey RH1 1PR United Kingdom. **We** will deal with **your** dissatisfaction as soon as **We** can and try to reach an amicable resolution. If a complaint is not settled, **You** may be able to refer it to the Financial Ombudsman Service who will undertake an independent and impartial review of **your** complaint. The address is The Financial Ombudsman Service, Exchange Tower, London E14 9SR or email: **complaint.info@financial-ombudsman.org.uk**  
Website: **www.financial-ombudsman.org.uk**

If **You** make a complaint, it will not affect **Your** right to take legal action.

Details on how to take your complaint to the Financial Ombudsman Service can also be found on the Online Dispute Resolution (ODR) platform **http://ec.europa.eu/consumers/odr**, which has been set up by the EU Commission.

## **Data Protection and how Your information will be used**

Details of **You**, **Your** insurance cover under this policy and claims will be held by **Us** (acting as data controllers) for underwriting, policy administration, claims handling, providing home emergency assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **Our** website privacy notice (see below).

**We** collect and process these details as necessary for performance of **Our** contract of insurance with **You** or complying with our legal obligations, or otherwise in **Our** legitimate interests in managing **Our** business and providing **Our** products and services.

These activities may include:

- a. use of sensitive information about the health or vulnerability of **You** or others involved in **Your** home emergency, in order to provide the services described in this policy, By using **Our** services, **You** consent to **Us** using such information for these purposes,
- b. disclosure of information about **You** and **Your** insurance cover to companies within the AXA group of companies, to **Our** service providers and agents in order to administer and service **Your** insurance cover, to provide **You** with home emergency assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of **Your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d. obtaining and storing any relevant and appropriate photographic evidence of the condition of **Your** property which is the subject of the claim, for the purpose of providing services under this policy and validating **Your** claim; and
- e. sending **You** feedback requests or surveys relating to **Our** services, and other customer care communications.

We will separately seek **Your** consent before using or disclosing **Your** personal data to another party for the purpose of contacting **You** about other products or services (direct marketing). Marketing activities may include matching **Your** data with information from public sources in order to send **You** relevant communications. **You** may withdraw **Your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using our services, **You** acknowledge that **We** may use **Your** personal data, and consent to **Our** use of sensitive information, both as described above. If **You** provide **Us** with details of other individuals, **You** agree to inform them of **Our** use of their data as described here and in **Our** website privacy notice

(see below).

**You** are entitled on request to a copy of the information **We** hold about **You**, and **You** have other rights in relation to how **We** use **Your** data (as set out in **Our** website privacy notice – see below). Please let **Us** know if **You** think any information **We** hold about **You** is inaccurate, so that **We** can correct it.

If **You** want to know what information is held about **You** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **Our** use of **Your** data, please write to **Us** at:

Data Protection Officer  
The Quadrangle  
106-118 Station Road  
Redhill  
RH1 1PR.



# Card Cancellation service

## Terms and conditions of the Card Cancellation service

### 1. General information:

This service is included as a benefit of your Ultimate Reward Current Account. The cost of this Card Cancellation service is included as part of your standard monthly account fee.

We recommend that you review the benefits of this service to ensure it continues to meet your needs. If you or Halifax close your account, or Halifax terminates the service provided through your account, the service will stop immediately unless you are moving from one qualifying account to another.

This Card Cancellation service 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. Citymain Administrators Ltd are referred to as (we/us) in the terms and conditions which follow.

### 2. Scope of service:

Card Cancellation service gives you a 24/7 helpline to cancel lost or stolen cards and sort out replacements in just one call. It provides assistance for cards registered in the account holder(s) name only. You can also securely register your passport and driving licence numbers with us for easy access should you lose them.

NOTE: No insurance cover is included with this service which means it does not provide you with any cover for any financial loss incurred due to the loss or theft of your cards.

### 2.1 Registering Your Cards:

It is not compulsory for you to register your cards but if you do choose to register your cards with us it will make it quicker and easier for us to complete a loss report on your behalf if they ever go missing. Register all your financial cards, including credit, debit, bank and building society cards and store cards. We recommend you do this as soon as possible. You can do this by calling 0345 124 1400 or +44 (0) 1495 28 12 97 if you're abroad and have your cards to hand. Make sure you register any additional account holder's cards too.

And if your card details change, it is important to let us know as soon as possible. Up to date records of your cards makes it easier for us to make a loss report on your behalf so that we can take steps to cancel your cards as soon as possible with your card issuer(s). These can be updated over the phone.

You also have the option of registering your Passport and Driving Licence Number. We can then provide you with these document numbers should you need them for any reason in the future.

It is important that you check the card numbers you are registering are correct as any errors may cause delays to you during the loss notification process.

### 2.2 Reporting lost or stolen cards:

If your cards are lost or stolen, please call as soon as possible:

- To report your cards lost or stolen in the UK call 0345 124 1400
- To report your cards lost or stolen whilst abroad +44 (0) 1495 28 12 97

This service is open 24 hours a day, 7 days a week, 365 days a year.

When you call, we will complete a loss report on your behalf and contact your relevant card issuer(s) to request your cards to be cancelled and re-issued to you. Should any of your card issuers require you to contact them separately we will notify you accordingly.

### 3. Our liability:

In order to enable us to provide this service, we will rely on you giving us accurate information about your cards and on the card issuers accepting and carrying out our request to cancel and replace those cards on your behalf.

This service does not cover any costs associated with a card loss, such as any fees charged by your card issuer in connection with lost or stolen cards, including but not limited to any amounts which you may have to pay for a replacement card, and/or any courier costs associated with delivering an emergency replacement card to you. It is also important to note that as there is no insurance cover included with this service, we have no liability for any financial loss incurred due to the loss or theft of your cards.

The service will be provided to you in accordance with these terms and will be carried out with reasonable skill and care.

We cannot be liable or responsible for any failure or delay in performance of the services that is caused by an event occurring outside of our control. This means an event beyond our reasonable control, including without limitation strikes, lock-outs or other industrial action by third parties, civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war, fire, explosion,

storm, flood, earthquake, subsidence, epidemic or other natural disaster, or failure of public or private telecommunications networks or impossibility of the use of railways, shipping, aircraft, motor transport or other means of public or private transport.

Nothing in these terms will affect any other rights you may have in law. The laws that will apply to this service are the laws of England and Wales.

#### 4. **Already benefit from a card cancellation service?**

You may want to check the details of any card cancellation service you may already have with another provider against the Card Cancellation service we offer with your account to ensure you are not paying unnecessarily for the same service.

#### 5. **How to complain:**

We set high standards and seek to provide levels of service that you have the right to expect. However, things can go wrong and if they do, we want you to tell us about them. If you have a complaint about this service please let us know:

- Call us on 0333 999 7940 or,
- Write to the Customer Relations Manager at Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire, PO6 3EN or,
- Email us at [customerrelations@citymain.com](mailto:customerrelations@citymain.com)

We aim to resolve any issues as quickly as possible and you will be advised of our complaints process at the time of contact, alternatively you may request a copy of our complaints process at any time by contacting us on the options above.

#### 6. **Changes to the service**

The document tells you what you need to know about this service. These terms and conditions can be subject to change from time to time. You will be provided with at least two months notice of any change by letter or electronically, in statement messages or inserts or in any other way which is sent to you individually.

#### 7. **Data Protection – Your Information**

Citymain Administrators Ltd (part of the SPB UK & Ireland Group Companies), whose registered office is 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN, is committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us.

This service is included as a benefit of your Halifax Ultimate Reward Current Account and therefore you consent to the collection, sharing of and use of your information under the terms of this privacy policy with your account provider. We will also share your information with your card issuer when making a loss report on your behalf.

We may collect and use the following information:

- your name and contact information (including email address and mobile phone number) and any other contact details;
- your date of birth;
- financial information including card details;
- driving licence and passport numbers;
- records of any correspondence with you regarding any specific enquiry you make.

The information you provide will be used by us to supply you with the services. We may use the information to contact you to obtain your views and feedback on the service and to let you know about important changes to the services we offer and for statistical analysis. We may anonymise personal information and provided individuals are not and cannot be identified from data by itself or when combined with any other data held by us or other persons as relevant, that data will not be subject to this notice or data protection laws. We may use anonymised data for analysis of statistical trends.

We may contact you by post, telephone or email in relation to this service. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, please write to: Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN.

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or any member of our group of companies. If necessary, we may divulge information about you for this purpose. You have a right to ask for a copy of the data held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up to date. If you wish to do this, please either write to: Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth PO6 3EN or email us at [customerrelations@citymain.com](mailto:customerrelations@citymain.com)

We employ security measures to protect your information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.







# 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.

# Ultimate Reward Current Account



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## Mobile Banking App

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.

Android/Google Play is a trademark 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.

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# It's easy to get in touch



**Come in and see us**



**See page 25 for all the important numbers you may need. Telephone calls may be monitored or recorded**



**[halifax.co.uk/ultimatereward](https://halifax.co.uk/ultimatereward)**

**Name:**

**Account number:**

**Sort code:**

## Contact us:

Insurance benefits/claims:	0345 124 1400
From overseas:	+44 (0)1495 28 12 97
AA Breakdown Assistance:	08000 51 22 48
Telephone Banking:	0345 720 3040
Order travel money:	0345 246 0006

Telephone calls may be monitored or recorded.

## Your contact card

All the numbers you need. All in one place.

We know you can't carry this account guide with you everywhere you go. So here's a handy pocket-sized contacts card to help you stay in touch. Just pop it out and keep it with you.

Then if you need any help or advice with your Ultimate Reward Current Account just look here for the number you need.