

# Guide to Changes

**For Ultimate Reward Current Account**

**For use from 15th August 2019**



# Notice of Variation

## From 1st December 2019, we're making some important changes to your Ultimate Reward Current Account.

The guide below details how your account will change. Please take time to read what's going to change and consider how it might affect you. This may mean the account is no longer suitable for you. A copy of the updated Getting Started Guide reflecting the changes will be available in branch and online at [halifax.co.uk/ultimatereward](http://halifax.co.uk/ultimatereward) from 1st November 2019.

### Here's what's changing

#### Ultimate Reward Current Account

From 1st December 2019 we'll no longer offer the lower monthly maintaining the account fee of £15 if you pay in £750, pay out at least 2 different direct debits and stay in credit in the previous calendar month.

The monthly maintaining the account fee will be £17.

There are no changes to the benefits that come with the account.



#### Reward Extras From 1st December 2019 you'll be able to earn £5 a month for 12 months with Reward Extras.

Between 1st December 2019 and 30th November 2020 you'll be eligible to earn £5 a month when in that month you **spend £500 or more using your debit card** and pay in at least £1,500 and stay in credit.

If you prefer to earn £5 when each month you **keep a daily balance of £5,000 or more in your Ultimate Reward Current Account**, and pay in at least £1,500 and stay in credit, you can change at any time **before 15th November 2019** by calling **0345 129 9780** (Lines open 24 hours a day, 7 days a week).

You can only have one Reward Extras offer per account. Your Reward Extras offer will end on 30th November 2020 and we'll contact you before this time to let you know what will happen next.

## Choose from one of the offers below:



### **Reward Extras Spend £500 or more on your debit card each month**

Between 1st December 2019 and 30th November 2020 you'll be eligible to earn £5 a month when in that month you spend £500 or more using your debit card and pay in at least £1,500 and stay in credit.

Cash withdrawals from cash machines, branches or Post Office® counters and payments that are disputed will not count towards the £500. We will also only include payments taken out from your account by the last day of the month.

The £5 Reward Extras payment is paid into your account during the following calendar month. Your account must remain open for any payment to be made; for example if you meet all of the criteria in April but close your account or change it to a different type in May before the payment is due, you won't receive April's payment.



### **Reward Extras Keep a daily balance of £5,000 or more in your account**

Between 1st December 2019 and 30th November 2020 you'll be eligible to earn £5 a month when in that month you keep a daily balance of £5,000 or more in your Ultimate Reward Current Account, and pay in at least £1,500 and stay in credit.

We will check your balance at the end of every day. That means that if your balance falls below £5,000 during the day, you have until the end of that day to top it back up.

The £5 Reward Extras payment is paid into your account the following calendar month. Your account must remain open for any payment to be made; for example if you meet all of the criteria in April but close your account or change it to a different type in May before the payment is due, you won't receive April's payment.

# Do you need extra help?

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at [halifax.co.uk/accessibility/signvideo](https://www.halifax.co.uk/accessibility/signvideo)

Calls may be monitored and recorded.

Not all telephone banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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Overdrafts are subject to application and approval and repayable on demand.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB:

[www.lendingstandardsboard.org.uk](https://www.lendingstandardsboard.org.uk)

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