



'A Loan with a Twist' Halifax Personal Loan offer rules

You are not eligible for the offer if you or a second named applicant are an employee of any company in the Lloyds Banking Group or live in Northern Ireland. Your loan account must be open and up to date with repayments on the date the draw takes place in order to qualify for any prize.

1. The offer is a free prize draw. To qualify for entry to the offer you must be at least 18 years old and live in England, Wales or Scotland. The offer is open to new and existing Halifax customers who have taken out a loan.
2. During the offer period, ten loan accounts will be paid off by us, with the loan balance being taken to nil. There is no cash alternative to having the loan account paid off. If selected as a winner, you have the right to refuse having the loan paid off.
3. The draw process will be independently verified by a senior manager outside of our loans business.
4. To be eligible to enter the draw you must take out a Halifax Personal Loan and successfully make your first scheduled monthly repayment. Entry to the draw will not affect any of the conditions of your personal loan account, including the interest rates. Your loan account will automatically be entered into the first draw that takes place after you have become eligible.
5. We will take all reasonable steps to make sure that all eligible loan accounts are entered into the draw. However, if an eligible loan account is left out of a draw, where we discover the error, we will take reasonable steps to enter that loan account in the next available draw.
6. There will be one draw entry for each loan account. This means each loan account will be entered into only one draw. It also means joint loans will count as one draw entry not two. If a qualifying loan is a winning account but before we have applied the prize you refinance to a new loan account with us, we will reduce your new loan account by the amount of the original winning loan, your new refinance loan will have a separate entry into a prize draw, if the refinance loan also wins in a prize draw the outstanding balance will be paid off. Otherwise any overpayments to winning loan accounts will be returned. All individual entries into the draw have an equal chance of having their loan paid off as other loan accounts in the draw.
7. We will not be responsible if the draw cannot go ahead, is delayed or cancelled because of a legal or regulatory issue, a systems failure, the failure by any third party to perform services or for any cause beyond our reasonable control.
8. In all matters relating to the offer, our decision is final and we will not respond to further questions or queries. We do not accept any liability for any letters or communications lost, damaged or delayed in transit.
9. We may ask the winners to take part in further publicity. We are also required to make available prize winners surnames, winning entries and county of residence, however prize winners have the option to opt out if they choose.
10. We maintain the right to withdraw the offer at any time. For the avoidance of doubt, if we do withdraw the offer within the eligible period, customers who applied up to the point of withdrawal will be entered into a bespoke draw.
11. Bank of Scotland plc is the promoter of the Draw. Its registered office is at The Mound, Edinburgh, EH1 1YZ. In these rules, 'we', 'us' and 'our' refer to Bank of Scotland plc trading as "Halifax".

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