

Halifax Savers Prize Draw Rules



What's the Halifax Savers Prize Draw?

It's a series of monthly free prize draws.

The prizes for each month's draw are:

- 3 prizes of £100,000;
- 100 prizes of £1,000;
- 1,500 prizes of £100

Sometimes we run special draws, with a temporary increase in the number or size of the prizes. If we do, we'll show the prizes on our website and other publicity for the special draw – we won't notify you about this short term change.

In these rules 'month' means calendar month.

Anyone who's registered for the Draw and qualifies to take part has an equal chance of winning.

By registering for the Draw you agree to these rules.

Good to know:

Taking part in the Draw doesn't affect any conditions of your savings account(s) with us, including the interest we pay. If your account allows withdrawals, you are free to take your money out. Remember if you want to qualify for the next draw you need to keep at least the qualifying balance in your qualifying savings account (or accounts) throughout the whole calendar month.

Who can take part?

You must:

- be an individual, aged 18 or over – you can take part from the month after your 18th birthday; and
- live in England, Wales or Scotland – your address in our records must be in one of those places. We can check where you live. We disregard short term absences of up to 3 months

Good to know:

If, following changes to the law in Northern Ireland, we change the Draw to include customers living in Northern Ireland we'll let you know about this change on our website and in our branches.

Plus you must:

- have a Halifax branded and/or Bank of Scotland branded personal retail savings account (or accounts) with a qualifying balance. We explain what 'qualifying balance' means in the section below

Bear in mind:

To be part of your qualifying balance your account mustn't be:

- (i) designed for children's savings, like a Junior Cash ISA or Kids' Saver, or any other account held by or on behalf of a child or children;
- (ii) held for non-personal reasons, like a club, charity or business; or
- (iii) excluded by the conditions of the account itself.

For these rules, a Bank of Scotland branded personal retail savings account is sold through our Retail business under the Bank of Scotland brand. This doesn't include other names used by Bank of Scotland plc, like Intelligent Finance, Birmingham Midshires or Bank of Scotland Private Banking.

Plus your account must:

- (i) be in your name (whether sole or joint), and held on your own behalf; or
- (ii) be shown in our records as held by another person as your representative, and held on your behalf.

For this, a representative could be a trustee; an attorney under a power of attorney or a deputy, receiver or guardian appointed by the Court of Protection (in England or Wales) or in Scotland under a guardianship order registered with the Office of the Public Guardian.

You must register for the Draw to take part – you can do this online, over the phone or in our branches.

What does 'qualifying balance' mean?

A total of at least £5,000 held in your qualifying Halifax branded and/or Bank of Scotland branded savings account (or accounts) for the whole calendar month before the Draw takes place.

To work this out, we add:

- all balances in qualifying accounts held in your name; plus
- all balances in qualifying accounts held for you by your representative; plus
- an equal share of any money you've got in a qualifying joint account (including a joint account held by your representative for you)

For example if two people have a joint account and one of them registers for the Draw, we'll only count half of the money in the joint account when we work out if that customer has a qualifying balance.

Bear in mind:

If two people with a joint account both want to take part in the Draw, they must each register separately.

Who can't take part?

Anyone who's employed by a company in Lloyds Banking Group. You also can't take part if you're a supplier, or employed by a supplier, and you're directly involved in or help with the draw.

If mistakes are made

We do our best to make sure all qualifying customers, and only qualifying customers, are entered into each Draw. However it's possible that in a small number of cases a non-qualifying customer could be entered, or a qualifying customer could be entered more than once or not at all.

If a qualifying customer is entered more than once, we won't be responsible to the other customers in that Draw. However we'll take reasonable steps to make sure a customer can't win more than one prize in one Draw.

If a qualifying customer is left out of a monthly draw, we won't be responsible to them for any potential win they might have had. We also won't be responsible if we mistakenly pay a prize to someone who doesn't qualify. However we'll take reasonable steps to make sure this doesn't happen. If we discover such an error, where reasonably possible we'll pay the prize to the next eligible person we randomly select, otherwise we'll pay an additional prize of the same value in the following month's draw (without notifying you of this 'one off' change to prizes).

We also won't be responsible to any qualifying customer if a monthly draw can't go ahead, is delayed or cancelled because of a legal or regulatory issue, a systems failure, the failure of a third party to carry out services or for any other cause beyond our reasonable control.

The Draw and how it works

We hold the Draw in the first three working days of every month. We randomly select potential winners from customers who:

- have registered for the Draw; and
- have held a qualifying balance for the whole of the previous month; and
- appear to satisfy all the entrance requirements explained above, at the end of the month before the draw takes place

Each monthly draw will be monitored by KPMG LLP, who act as adjudicator.

Our decision is final in all matters relating to the Draw, and we won't respond to further questions about it.

We don't accept any liability if communications get lost, damaged or delayed.

If we can't run a monthly Draw on the usual date and time, we'll run it as soon as reasonably possible – unless we cancel it.

How we announce winners

We aim to write to any potential winner who's been selected and checked within a month of the draw taking place.

We may write to potential winners digitally, if we have your digital contact details. We'll use the last known electronic or postal address, or other digital contact details, we have in our records, unless we know our messages have been returned. We may also try to get in touch by phone.

If we need you to claim your prize, we'll tell you what to do, especially if we need you to visit one of our branches.

We also pay some prizes automatically.

Bear in mind:

Please tell us as soon as possible if you change your postal or e mail address or other digital contact details, to make sure you don't miss out.

If you're a potential winner, we can require you to give us reasonable proof of your identity, age and that you were living in England, Scotland or Wales at the end of the month before the Draw took place. We can also require you to come into one of our branches to collect any prize or verify your details. We'll explain what we need you to do when we write to you.

We'll pay prizes within a month of being able to contact potential winners or their representatives, and confirming they qualify.

If anyone falsely claims to be a winner, they are liable to pay us back the prize money as well as our extra costs, losses, damages and expenses (including our costs in paying out again to a genuine winner).

If we believe a winning customer may not be able to look after their financial affairs, we can ask a court or relevant public body (like the Office of the Public Guardian) for guidance on paying their prize. Our decision will also take into account the type of authority any representative has and the amount of the prize. We won't be responsible for any loss to a winner or their representative if we follow guidance from a court or relevant public body.

If a potential winner dies before we're due to pay their prize, their personal representative can claim it on behalf of their estate. The personal representative must show us proof of their authority to act (like a grant of probate).

You can get the winners' names and counties from any of our branches, within six months of the date of any Draw.

We may ask winners to take part in publicity, but you don't have to agree.

What if a prize is unclaimed?

A potential winner won't be entitled to a prize if:

- we've had no response to our notification within six months of us sending it; or
- we've not been able to send a letter because post has been returned from the address in our records, we've not been able to make contact another way and it's more than six months since the relevant draw; or
- we discover the person we thought was a potential winner isn't a qualifying customer, or they've not been able to provide the details we need to prove their claim, or they've failed to come into one of our branches where required

Where a potential winner isn't entitled to a prize, we'll donate it to a charity or charities supported by Lloyds Banking Group.

If a potential winner contacts us after the six month period and there's reasonable justification for their delay, we may award their prize but don't have to.

How do I stop taking part?

Write to us at FREEPOST, Halifax Savers' Prize Draw. You can also e mail us – please check our website for the up-to-date email address to use for this. We'll exclude you from future draws.

If all your qualifying savings accounts are closed, you'll stay registered for the Draw unless you tell us you want to stop taking part. If you later open another qualifying savings account you'll be eligible to win if you meet the entry requirements at that time.

How we can change or end the Draw

We can cancel any of the monthly draws or stop operating the Draw altogether, without letting you know beforehand, because:

- of legal or regulatory issues;
- there's a systems failure;
- a third party has failed to carry out services; or
- of any other cause beyond our reasonable control

If this happens we'll put a notice in our branches and on our website as soon as we practically can.

The Draw is designed to run indefinitely. However we can stop operating it at any time. We'll let you know if we do this.

We can also change these rules and the features of the Draw at any time, but we'll let you know.

If we stop running the Draw or change it, we'll let you know by putting a notice in our branches and on our website. If the change is beneficial or neutral, we'll do this within a month of the change happening. If the change could affect you adversely, we'll do this two months beforehand. We may also contact you by letter, e mail, digital message or other form of written communication.

Promoter

Bank of Scotland plc is the promoter of the Draw. Its registered address is at The Mound, Edinburgh EH1 1YZ.

'We', 'us' and 'our' in these rules mean Bank of Scotland plc (trading as Halifax and/or Bank of Scotland).

Good to know:

– This information isn't part of the rules – We may share your name, address and details of your accounts with the adjudicator – this is to verify that the Draw has been carried out in line with these rules. You can access more information about how we share your information in our full privacy notice at: [halifax.co.uk/securityandprivacy/privacy/](https://www.halifax.co.uk/securityandprivacy/privacy/) or ask us for a copy.

Do you need extra help?

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages www.relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language: halifax.co.uk/contactus/sign-video

If you need support due to a disability please get in touch.

If you want to make a complaint, visit a branch or learn more online at: halifax.co.uk/contactus/how-to-complain

To speak to us, call: **0800 072 9779 (+44 113 366 0167)** outside the UK). Adviser service: 24/7.

You can also write to:

Head of Customer Services Halifax

PO Box 761

Leeds

LS1 9JF

We'll confirm who will be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are.

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.

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

We are covered by the Financial Ombudsman Service.

Halifax is a division of Bank of Scotland plc. Registered in Scotland No. SC327000.

Registered Office: The Mound, Edinburgh EH1 1YZ. 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.

This information is correct as of November 2022 and is relevant to Halifax products and services only.

