

**It's easy to  
get in touch**

Visit our website at [www.halifax.co.uk](http://www.halifax.co.uk) or call our UK call centres on:

<b>Savings</b>		<b>08457 26 36 46</b>
<b>Banking</b>	Bank account	<b>08457 20 30 40</b>
	Credit card	<b>08457 28 38 48</b>
	Lost or stolen cards	<b>08457 20 30 99</b>
	Personal loans	<b>08457 24 34 44</b>
<b>Mortgages</b>	Mortgages	<b>08457 27 37 47</b>
	Secured loans	<b>08457 27 37 47</b>
<b>Insurance</b>		<b>08457 23 33 43</b>
<b>Investments</b>		<b>08456 00 08 45</b>
<b>Share dealings</b>		<b>08457 22 55 25</b>

**Did you know that you can phone your local branch direct?**

**Find out the phone number online at**

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

Calls from BT landlines to 0845 numbers will cost no more than 2p a minute plus a 7p connection fee. The price of calls through other phone companies and from mobile phones will be different. The call price we have quoted was correct at December 2008.

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## SAVINGS

# Switching your ISA

a little extra help



## Anyone can switch – and at any time

Everyone likes to feel that they're in control of their savings – that they can put their money where they want. So we've made it easy to switch your ISA to an account that's more suited to you and your savings needs.

Switching your ISA to Halifax is easy: you complete one simple ISA Transfer form and we do the rest.

Of course you'll want to make sure that the account you're moving to really is more suitable than the one you're thinking of moving from. We can help with that too. Our specialist advisers will explain all the options. They'll even sort out the paperwork.

Best of all, you don't have to pay us to switch your ISA. It's a free service, helping you stay flexible in a fast-changing world.



**No charges from Halifax, plus you start earning interest the day after your money leaves your current provider.**

## Choose your ISA and we'll sort out the paperwork

There are plenty of reasons for switching your ISA to us. If one of our ISAs is a better match for your needs, it makes sense to switch.

First, choose the Halifax ISA Saver that gives you what you're looking for:

- An account that's easy to manage by phone or online 24/7; or
- A branch-based account with a passbook; or
- An account that guarantees you a fixed rate for its entire term.

When you've chosen the Halifax ISA that's best for you, tell us and we'll sort everything out. We'll need to know your National Insurance Number, the details of your current provider and the account number of the ISA you wish to transfer. All you have to do is sign a form to give us the authority to make the transfer.

If you're already a verified Halifax or Bank of Scotland customer, that's it. If you're not yet one of our customers, we'll also need some proof of your identity. Please see page [3] of this guide for more details.

Once you've signed the form, we'll organise the transfer.

1. We'll open a new Halifax ISA Saver for you
2. We'll ask your current ISA provider to transfer your money to your new account
3. We'll write to you when the transfer is complete

We'll do our best to put the transfer through as quickly as we can. Your current provider should ideally process the transfer within 10 days of receiving a request from us. This means we usually complete the transfer within 30 days.

**To find out more about Halifax ISAs, speak to a colleague in branch, call 08457 26 36 46 or go online to [www.halifax.co.uk/isas](http://www.halifax.co.uk/isas).**

# ISAs and switching: your questions answered

## Q. When can I transfer my ISA?

A. You can transfer your ISA at any time; you don't have to wait until the end of the tax year.

## Q. Can I transfer more than one ISA?

A. Yes, just sign one form for each ISA you want to transfer.

## Q. I'm not a Halifax customer – what ID will you need to see?

A. We have to check the identity of all our customers, which means proving who you are and where you live. We'll do an electronic ID check with a Credit Reference Agency. If the check is successful, you won't need to do anything else. You can find out what's involved by picking up the leaflet 'About You – Personal Information and Your Identity' at any branch, or by visiting [www.halifax.co.uk/privacy](http://www.halifax.co.uk/privacy).

## Q. What other information should I provide?

A. To open your new account, we'll need to know:

- Your occupation
- Your date of birth
- Your daytime telephone number
- Details of how you plan to fund the account
- Your National Insurance Number
- What you're saving for, e.g. holiday, car, rainy day etc

## Q. Do I have to move all the money in my ISA?

A. No, you can transfer as much as you like. If you're transferring current tax year ISA savings, you must transfer all of your current tax year ISA savings. Apart from that it's up to you. You could, for example, transfer prior tax year savings and leave current tax year savings where they are.

## Q. How much can I pay into my ISA each tax year?

A. The most you can pay into your cash ISA in any one tax year is £3,600. You can pay into an existing ISA (but not into an existing fixed rate Halifax ISA Saver) or invest in a new ISA. Transferring an ISA during the year has no effect on the amount you can pay in.

Fixed rate Halifax ISA Saver: you can only make one single lump-sum payment into a fixed rate Halifax ISA Saver. If you subscribe to one in the current tax year, but do not immediately fund it with all your £3,600 tax free allowance, you will limit the amount you can invest in cash ISAs for the current year. You will be unable to invest in another one this tax year.

## Q. What happens if interest rates change after I ask you to transfer my existing ISA to a fixed rate Halifax ISA Saver?

A. We guarantee to give you a rate that's the same as, or better than, the one that applied on the day we processed your request to transfer your ISA, as long as the funds reach us within 60 days. With our fixed rate Halifax ISA Saver, your rate is fixed on the day we receive your funds.\*

## Q. Will I lose any interest on my new Halifax ISA?

A. No, we backdate your interest to the day after the money leaves the account of your existing provider.

## Q. How much does it cost to switch my ISA?

A. We do not charge for switching your ISA to us; the service is free. However, your existing ISA provider may charge you for supplying information or for transferring your money. You should also check whether you'll lose any bonuses or interest on your existing ISA. Unfortunately, we cannot refund any charges made by your existing provider or refund any interest and/or bonus you may lose by transferring.

## Q. How will I know when the transfer is complete?

A. We'll write to you when the transfer is complete, enclosing a certificate of investment. If you've transferred to a variable rate Halifax ISA Saver, we'll let you know when your passbook is ready for collection at your branch.

\* If you transfer your ISA to a fixed rate Halifax ISA Saver, we may temporarily set it up as a variable rate Halifax ISA Saver. As soon as the funds arrive, we'll change it to a fixed rate Halifax ISA Saver and we'll make sure you don't miss out on any interest.

If we haven't covered your question here, or there's anything you're still not sure about, call us on 08457 26 36 46 or ask a member of staff in branch.

## How to get in touch

### Transferring your ISA to us is easy.

We make the process as straightforward as possible. To start the ball rolling, pick up the phone or come in and see us.

**Face to face**  
call into any Halifax branch



**By phone**  
call 08457 26 36 46  
(lines are open 8am-8pm Mon-Fri, 8am-6pm  
Sat, 9am-5pm on Sun)



## Important information

### It helps to know as much as you can about us and your ISA.

When you transfer your cash ISA to us, it will be held with Halifax, a division of Bank of Scotland plc.

If you apply for a Halifax ISA but don't pay in any money, you can still use your annual ISA allowance (currently £3,600) with another ISA provider.

#### Xtra® Help

**We want to help our customers in any way we can. If you have a hearing or speech impairment, you can use Typetalk whenever you contact us, or you can use Textphone on 08457 32 34 36 (lines open 9.00am-5.30pm, 7 days a week). For visually impaired customers, we can provide documents in large print, Braille or on audio-cassette. Please ask a member of staff if you'd like to know more.**

#### Customer service

We do all we can to provide you with the service you want and expect. But we know that sometimes things can go wrong. If you have a complaint or a problem relating to your savings account, we want to know. You can talk to us in branch or you can call us on 08457 26 36 46.

If you feel that we haven't done enough to resolve your complaint, please call our Customer Complaints Helpline on 08457 25 35 19. And if that still leaves things unresolved you may then want to contact the Financial Ombudsman Service. If you'd like a copy of our complaints procedure, please ask at any branch.

Calls from BT landlines to 0845 numbers will cost no more than 2p a minute plus a 7p connection fee. The price of calls through other phone companies and from mobile phones will be different. The call price we have quoted was correct at December 2008. We may monitor and record telephone calls to help us improve our service and to help resolve enquiries and complaints.

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