

HALIFAX MORTGAGE PRIZE DRAW RULES

1. This is a free prize draw – the Draw. The Draw is open to homebuyers, those re-mortgaging to us from another lender and existing Halifax customers applying to change the named parties on their mortgage who live in England, Wales or Scotland and are taking a new Halifax mortgage on their home in one of these countries and who:
 - Make a full application directly to us for a Halifax mortgage between 5th November and 30th December 2018; and
 - Register by 31st January 2019 to take part; and
 - Complete their Halifax mortgage by 31st March 2019.

The mortgage application must be made directly to us in one of our Halifax or Bank of Scotland branches, online or by telephone. Applications made through an intermediary will not qualify.

A full application is completed when customers have seen, read and accepted the mortgage illustration, provided details on the property being mortgaged and paid any valuation fees where applicable.

Members of the Armed Forces with a BFPO address can enter the Draw.

2. You are not eligible for the Draw if you or any other person named on the mortgage:
 - are employees of any company in Lloyds Banking Group; or
 - become an employee of Lloyds Banking Group after you have registered for the Draw; or
 - are engaged as a supplier, or employed by a supplier and directly involved in or help with the Draw.

This Draw is not available in Northern Ireland.

Buy to let applications and applications made by existing Halifax customers, to switch products or take additional borrowing, will not qualify for the Draw.

3. The prizes for the Draw are:
 - Three prizes to pay off the winners' Halifax mortgage registered for the Draw, up to a maximum of £300,000. These will be:
 - Paid directly to the mortgage account registered for the Draw. There is no cash alternative.
 - If the mortgage is more than £300,000 and there is more than one part to the loan, we will reduce each part by the same proportion that we apply the monthly payments.
 - Any early repayment charges which would normally be payable will be waived.
 - 100 prizes of £1,000 paid directly to the direct debit account from which the mortgage registered for the Draw is set up. Where the receiving account is in a sole name, and the mortgage is held in the name of more than one borrower, the receiving borrower will be responsible for distributing the prize between all borrowers.

Within 30 days of the Draw we will write to the potential winners. If you have won a prize we will tell you how to claim it, including what proof we'll require.

Winners have the right to refuse the prize.



4. The Draw will take place on 15th April 2019 and be independently verified by a senior manager outside of our mortgage division. Hawk Incentives Ltd is a third party administrator and helps us collect and process certain details of customers who register for the Draw.
5. To be included in the Draw, you must meet conditions 1 and 2 to be a qualifying customer and be registered for the Draw. You can register:
 - By entering online at www.halifax.co.uk/mortgage-prize-draw; or
 - Through one of our branches; or
 - By calling us to request a postal entry.Once we receive your correctly completed entry, you'll be automatically entered into the Draw provided your mortgage has completed by 31st March 2019.
6. We will try our best to make sure that all qualifying customers are entered into the Draw.
7. There will be one Draw entry for each eligible mortgage account. This means if you have taken the mortgage account out with other borrowers there will only be one draw entry. By entering the Draw, you confirm that you have obtained the consent of any other persons named on the mortgage to enter the Draw. If multiple entries are received from a customer, then only the last entry received will be entered into the Draw.
8. All customers entered into the Draw have an equal chance of winning.
9. You will not be entered into the Draw if you have not completed the new Halifax mortgage which you registered for the Draw by 31st March 2019.
10. We will not be responsible to any qualifying customer 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.
11. In all matters relating to the Draw, 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.
12. If we discover that you were not entitled to enter the Draw, falsely entered or your mortgage is in any way fraudulent, we can reclaim or recover any payment made, as well as any extra costs, losses, damages and expenses experienced on our part, including any costs or other amounts we suffer in paying out the prize again to a genuine winner.
13. We may ask the winners to take part in further publicity. High level details of winners (title, surname and county) will be available on request.
14. If, at any time, you decide you do not wish to participate in the Draw, please let us know by writing to us at: FREEPOST, Halifax Mortgage Prize Draw. We must receive your letter by 3rd April 2019 in order for you to be excluded from the Draw.
15. We reserve the right to withdraw or cancel the Draw at any time.
16. 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".

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.

Rules last updated on 06/03/2019