

Legal Information

These pages contain important legal and regulatory statements that you must read in conjunction with the information on the Halifax International Website that describes our products and services.

About Us

Halifax International is a registered business name in Jersey and Isle of Man for Lloyds TSB Offshore Limited.

Lloyds TSB Offshore Limited. Registered Office: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey, number 4029. Regulated by the Jersey Financial Services Commission.

The Isle of Man branch of Lloyds TSB Offshore Limited is licensed by the Isle of Man Financial Supervision Commission to take deposits and carry on investment business and is registered with the Insurance and Pensions Authority in respect of General Business .Business Address: PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.

Financial

Lloyds TSB Offshore Limited places funds with other parts of the Lloyds Banking Group and thus its financial standing is linked to that of the Lloyds Banking Group. Prospective depositors should satisfy themselves as to the financial standings of Lloyds TSB Offshore Limited and its parent based upon publically available information. An abridged version of Lloyds TSB Offshore Limited's latest financial statements is available on www.lloydstsb-offshore.com

The paid up capital and reserves of Lloyds TSB Offshore Limited was £439m as at 31st December 2008.

Complaints

We aim to provide the highest possible standard of service to our customers – but know that sometimes, things go wrong. If you have a problem or complaint we want to know. In most cases this can be dealt with by contacting us on +44(0) 1534 846555 or writing to: Customer Relations Manager, Halifax International, PO Box 283 Evergreen House, 43 Circular Road, Douglas, Isle of Man, IM99 3PZ. A copy of our full complaints procedure is available on request.

The Isle of Man has a Financial Services Ombudsman Scheme covering disputes relating to financial services offered in or from the Isle of Man to individuals.

Savings Accounts

Lloyds TSB Offshore Limited is the deposit taker for all Halifax International savings accounts. The information in this Website is an overview only. Accounts and services have their own detailed conditions and you should be given a copy of those before opening an account. Copies of the conditions are available on request.

Gross: The rate of interest paid without deduction of tax. You must declare the interest received on your tax return to your local tax office if there is a legal requirement for you to do so.

Annual Equivalent Rate: The AER illustrates what the interest rate would be if interest was paid and compounded each year.

Tax

Although interest rates are quoted gross of tax, it may be subject to tax according to the tax rules in your country of residence. You must advise your local tax authority of the amount of interest earned if there is a legal requirement for you to do so.

If you are resident in a European Union member state, we are required to apply a retention tax to interest earned on your account or, with your permission, provide details about you and the interest earned to our local tax authority, which will in turn pass this information to the tax authority in your country of residence. The application form provides further information and allows you to elect the option most suitable to your personal circumstances. Any retention tax deducted from your account may be set against other tax liabilities you may have, depending on the tax rules in your country of residence.

Levels and bases of tax referred to in this website are those applying under legislation in force at the time of writing the relevant article. These levels and bases may change and the availability and value of any tax relief will depend on your individual circumstances.

All references to taxation/VAT/accounting (as applicable) treatment are subject to confirmation by your professional advisors.

We are not qualified to provide tax advice and recommend that you seek advice from a professional tax adviser.

General

Telephone calls may be recorded for training, quality monitoring or evidential purposes.

Halifax International makes no charge for the use of its Internet Banking Service. However, any charge made by your Telecoms Provider and/or Internet Service Provider (ISP) for using the Internet will still apply.

Halifax International makes no charge for the use of its Telephone Banking Service. However, any charge made by your Telecoms Provider will still apply.

Internet emails are not necessarily secure as information could be intercepted, lost or destroyed. Please do not email any account or other confidential information.

Terms and Conditions of Use and Access of Halifax International's Website

The use and access of pages of Halifax International's Website is subject to the terms and conditions set out below. Please take a moment to read these terms and conditions carefully.

By using or accessing any part of our Website, you agree to be bound by the following terms and conditions. These terms and conditions may be amended by us at any time by updating them on our Website. You should review these terms & conditions each time you access our Website. By continuing to use and access our Website you agree to be bound by the amended terms & conditions.

Copyright

Any unauthorised republishing, retransmission, storing, reproduction, communication or making available to the public or other copying or modification of any of the contents of our Website or linking to our Website may be in breach of statutory or common law rights which could be the subject of legal action. We disclaim all liability which may result from any unauthorised

reproduction or use of the information on our Website. All rights not expressly granted herein are reserved by us.

Trade Marks

The Bank of Scotland and Halifax and their respective logos are registered trade marks of the Lloyds Banking Group. Certain names, words, titles, phrases, logos, icons, graphics or designs to the pages of our Website may constitute trade names or unregistered trade marks owned by members of the Lloyds Banking Group. The display of any of the above trade names or trade marks on pages of our Website does not imply that any licence has been granted to any third party in respect of the same. All other product or company names and devices, logos, icons, graphics or designs referred to on the pages of our Website are the trade marks of their respective owners and are exhibited only in such a manner as is intended to be for the benefit of such trade mark owners and we intend no infringement of such trade marks. The appearance or absence of products, services, companies, organisations, home pages or other Websites on our Website does not imply any endorsement or non-endorsement thereof by us. All rights not expressly granted herein are reserved by us.

Liability for Damages

To the extent permitted by law, we shall not be liable for any direct or indirect, special, incidental or consequential damages, including the loss of profits, business revenue or goodwill arising from the use or access of or inability to use or access, interruption or availability of our Website, its operation or transmission, computer viruses, loss of data or otherwise in respect of its use or the downloading or use of any software made available by us on our Website and we shall not be liable for and each user shall indemnify and keep us indemnified on demand from and against all claims, expenses, losses or liabilities (including professional fees and expenses) in connection with any claim by a third party relating to the use or downloading of the software or data or arising from such use or downloading. Nothing in these terms and conditions shall exclude or limit our liability for death or personal injury arising from our negligence or the negligence of any of our officers, employees or agents or any other liability that we are prohibited from excluding or restricting by law. Any exclusions or limitations or restrictions of liability contained in these terms and conditions of use and access of our Website shall be subject to the qualification that nothing contained in any such exclusion or limitations or restrictions of liability shall operate to exclude or restrict any duty or liability of us to any person which we have under either Jersey or Isle of Man legislation or under our banking, investment or insurance licence conditions.

Warranties

The software, information, materials and functions contained in our Website including text, graphics, links or other items are provided on an "as is" basis excluding any warranty whatsoever, express or implied, including but not limited to warranties of satisfactory quality, fitness for a particular purpose and freedom from computer viruses. The software made available on our Website has been prepared solely for demonstration purposes and shall not be used for any other purposes whatsoever. We exclude any liability for any errors in and omissions from information, materials and functions included in our Website and for any third party Websites linked to or from our Website.

Jurisdiction

The products and services of Halifax International are not offered to any person or entity in any jurisdiction or country where the advertisement, offer, provision or sale of such products and services is restricted or prohibited by law or regulation or where Halifax International (or any of its affiliates) would be subjected to any registration or licensing requirement.

Links to Other Websites

The provision by us of a link to another Website does not constitute any authorisation by us to you to access material held at that location, nor is it evidence of any endorsement by us of the material available there. We accept no responsibility or liability for the privacy of your personal

information on such Websites, as these are beyond our control. We will accept no responsibility or liability in respect of any materials on any Website which is not under our control.

Accessing/Using our Website

No information on this site is intended to constitute an invitation to invest or otherwise deal in shares of the Lloyds Banking Group. Our Website is designed to be accessed via its principal homepages, and not direct to individual pages. If you access individual pages directly, you may not see important information and warnings which are necessary for a full understanding of our products and services and us generally. As you use our Website, you will find words in the text which are underlined. These are links or shortcuts to other pages and if you click on them they will take you to those pages. A number of these links refer you to important legal or regulatory information which should be read in conjunction with the text in which the link appears. We accept no responsibility or liability for improper use of our Website.

Unless the contrary is explicitly stated in the case of any product or service, our Website contains only a summary of the information relating to the products and services referred to on our Website. Therefore, if you are interested in finding out all of the information in relation to any of

the products or services, you should seek further information from us by any of the methods indicated on the pages describing the products and services. Nothing on our Website is intended to constitute advice to you.

Problems Experienced Using our Website

Our Website has been extensively tested and we hope that it works properly at all times. However, we do not warrant that it will be available at all times or that access will be uninterrupted. If you experience a problem at any time, please return to the homepage from where you entered our Website and try again.

Halifax International (or our agents) may use IP addresses generally to help diagnose problems with our server, and to administer Halifax International's Website. These may also be used to gather broad demographic information.

Halifax International's Website is designed for use via Internet Explorer 4.0 and above, Netscape Navigator 4.0 and above and other commonly used browsers.

Halifax International has tried to ensure the Website is accessible and useable by disabled people. You should be able to view all pages using a text-only browser.

Enforceability

In the event any provision of these terms and conditions of use and access of our Website is held unenforceable, it will not affect the validity and enforceability of the remaining provisions and will be replaced by an enforceable provision that comes the closest to the intention underlying the unenforceable provision.

Reliability of Information

Information provided on our Website is believed to be reliable when posted. However, we cannot guarantee that information will be accurate, complete and current at all times. All information on our Website is subject to modification from time to time without notice.

Governing Laws

The terms and conditions of use of our Website shall be governed by and construed in accordance with the laws of the Isle of Man and any dispute regarding our Website shall be subject to the exclusive jurisdiction of the Isle of Man courts.

If you are accessing this site from outside Isle of Man there may be restrictions regarding the distribution of such material in your particular jurisdiction. You should find out about these and observe them.