

## • Credit Cards

### What's so great about the Halifax Credit Card?

- 0% Interest on balance transfers & purchases for 6 months
- No annual account fee
- A super low rate after 6 months
- 2 great colours to choose from
- Add up to 3 additional cardholders FREE



#### It's great value:

**Get 0% for 6 months** on balance transfers and purchases. After 6 months the Halifax Credit Card gives you a super low interest rate.

#### It gives you choice:

Once you have picked what great offer you want then you can choose which colour credit card you prefer - either **Classic Black** or **Hot Pink**.

#### It's convenient & Safe:

You can use your Halifax Credit Card at home or abroad in over 27 million places worldwide, wherever the VISA symbol is displayed.

#### It's flexible:

You can have up to 3 additional cardholders added to your account at no additional cost - And remember you still only pay one Government stamp duty.

**Terms and conditions.** Information correct as at 01/01/09. Lending terms and conditions apply. Cash advance fee 1.5% or a minimum of €1.90; Foreign Exchange fee 1.75%. Default charges apply for late, over limit and returned payment fee of €7.00 each. There is also a Government Stamp Duty Fee of €30 per account. See our notification offers and charges leaflet for further details. To avail of the Halifax Credit Card you must be over 18, a permanent resident in the Republic of Ireland, receiving a regular income and satisfy us as to your ability to repay. Telephone calls will be recorded. Halifax is a registered business name of Bank of Scotland (Ireland) Limited, which is regulated by the Financial Regulator.

## • Personal Loans

### What's so great about the Halifax Personal Loan?

**It's amazing value:** Our **fixed** rates are some of the lowest around! There are no hidden costs, **no set up fees** and **no arrangement fees** either!

**It's fixed:** Because your interest rate is fixed; your repayments are fixed. So, even if interest rates rise, **your repayments will stay the same.**

**It's flexible:** You can borrow any amount from **€2,500 to €50,000** and choose a loan term that suits you best from 1 to 5 years.

**It's convenient:** You even have the option to **defer your first repayment** for up to 2 months.

**It's open to everyone:** You must be 18 and a permanent resident in the Republic of Ireland and have an account capable of making repayments by direct debit.

**It's quick and easy:** Our online application allows you to submit your loan request in less than ten minutes.

And remember you **don't** have to be a Halifax customer to avail of these great rates!

**Warning: You may have to pay charges if you pay off a fixed-rate loan early.**

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