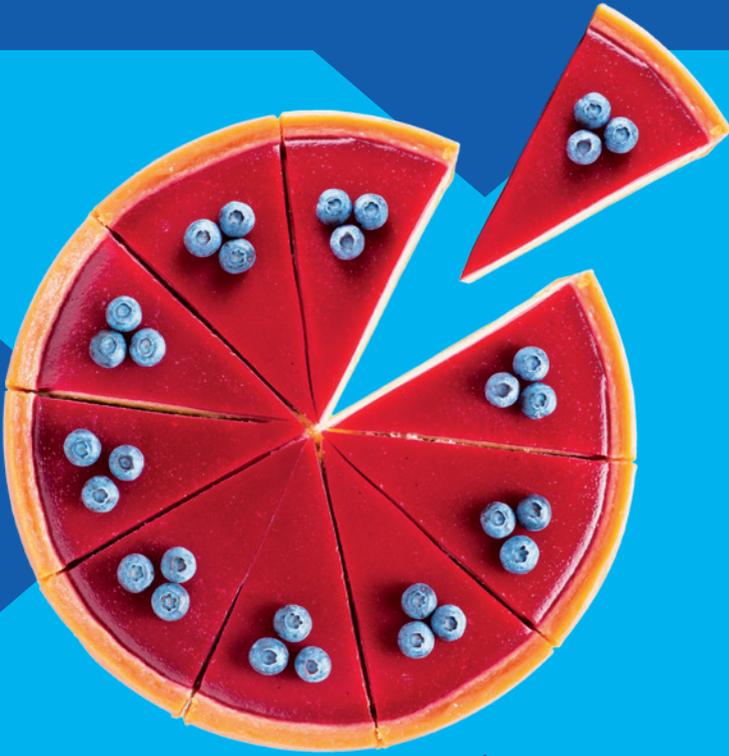


# Share dealing



**HALIFAX**  
the people who give you extra

# Choose your own slice

**...of the Stock Market**

With Halifax Share Dealing you can take your pick from a range of trading accounts.

As an execution-only service, we don't provide advice but we'll give you all the information you need to decide whether investing is right for you, plus some handy tools, to help you make your own decisions.

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# First off – ask yourself some questions

**Investing in stocks and shares can be a risky business. So you'll want to know all the facts before you commit to anything.**

We provide an execution-only service, which means we simply do what you tell us, rather than giving you advice on how to invest. So, especially if you're a first time investor, it's worth being absolutely sure share dealing is right for you and you're right for it.

One thing worth mentioning upfront about the stock market is that nothing is for definite. But over the longer term the stock market could offer better returns than savings accounts, so you should be looking to invest for at least five years.

## 1. Is it right for you?

You really should be thinking long term, say five years or more. If you can't tie money up for that long, a savings account may be more your thing.

## 2. How much can you invest?

Think about how much money you can put away. And make sure you read all of the terms and conditions in full before you commit. Some of our products come with charges, so make sure you understand exactly what you're paying for. If you're still unsure whether to invest you should get independent financial advice.

## 3. What price do you put on risk?

There are no two ways about it. With share dealing, you might not get back what you put in. Past performance is not a reliable indicator of future performance. The levels of taxation might change, and any tax advantages really depend on your own situation. Some investments are riskier than others too. So think carefully about how much risk you're happy with before you invest.

You should also see investments like this as an extra to savings, not an alternative. And only trade with money you can afford to lose.

When investing, think about creating a balanced portfolio of different savings and investments. By spreading your investments, it may help to reduce your risk.

You should remember that taking any money out of your investment will reduce its value and the amount you take out could be greater than any growth achieved.

The value of your investments and the income from them can go down as well as up and you may get back less than you invested.

We don't provide advice so if you are unsure about making your own investment decisions, please seek advice from a suitably qualified Financial Adviser.



For free impartial help and advice on debt and financial services, visit [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

# Other things to consider



## Keep some cash for a rainy day

It's always a good idea to have some cash on hand if the unexpected crops up – say three to six months' worth of income in a savings account. Think about what you might need if an emergency strikes.



## Sort out any debt

Get your debts under control before thinking about investments. The interest you'll be paying on short term loans and credit or store cards will probably be much more than the potential returns you'd get from an investment. Making large debt repayments may stop you reaching your financial goals.



## Protection

You might want to think about life insurance, critical illness insurance or income protection before you think about investing. Especially if you have a family or people who rely on the money you're bringing in. Even if your employer offers protection like this as benefits, you should check to see you've got enough cover in place.

# What makes Halifax Share Dealing worth a go?

In a nutshell, we're efficient and reliable. And we cover stock market investments in the UK, Europe and the US.

It normally only takes a few minutes to register and then you can be up and trading though sometimes we may need further documentation from you first. Manage your investments online or by phone – or trade on the move on your tablet or mobile.

How you invest is up to you. We'll just take care of the paperwork. But if you've got a question that isn't answered in this brochure call us on **0345 722 5525** or visit **halifaxsharedealing.co.uk**

Remember, we don't give advice. So if you're in any doubt about buying or selling, we recommend talking to an independent financial adviser.

## Best prices

You don't want to pay over the odds when you trade. That's why when possible we gather a lot of quotes from the market to find the best one, and we operate a strict best price wins policy. By doing so every time, we make sure you get the best price available when you trade. Further details can be found in our Order Execution Policy.

## Great service

- **Competitive dealing charges**  
take a look on page 21
- **Access to your account 24/7**  
via mobile and online
- **Regular rewards so you can deal for less**  
with our Commission Countdown offers.

# Tools for the job



## TradePlan

Make the most of the rise and fall of share prices without having to constantly watch the stock markets.



## Research centre

To find all the info you need to trade, visit [www.halifaxmarketwatch.co.uk](http://www.halifaxmarketwatch.co.uk)



## Share price alert

Set up an email alert when the price is right for you to buy or sell.

# Four options to get you started

If you're thinking that trading in the stock market is right for you, we offer four different ways of going about it.

1

## Halifax Share Dealing Account

Buy and sell online or by phone with our comprehensive dealing service. There's just a £12.50 dealing commission for online UK trades, and £25 for trades over the phone. If you're not using your account, we won't charge you a penny. So don't worry about nasty surprises like management fees.

→ 10

2

## ShareBuilder

If you're interested in trying out the stock market but you haven't got a lump sum to invest, you could try our ShareBuilder. Start investing as little as £20 per month, with dealing commission of £2 per trade, for purchases via a regular investment plan.

→ 12

**3**

## **Self-Select Stocks and Shares ISA**

A tax-efficient\* way of investing in the stock market for a flat rate annual administration fee of £12.50. Plus £12.50 dealing commission for online UK trades, and £25 for trades over the phone or something similar. You can choose from lots of different investments and you won't pay Capital Gains Tax on any profit.

→ 13

**4**

## **Self Invested Personal Pension (SIPP)**

A tax-efficient\* way to save for your retirement. There's no set up fee to pay, and you can choose from a wide range of stock market investments to build your pension. A quarterly administration charge will apply.

→ 14

\* Please note that tax treatment depends on individual circumstances and tax laws may be changed.

# How do I buy and sell shares?

The Halifax Share Dealing Account is the simple and straightforward way to go about buying and selling shares.



## How it works

To get you started, we'll take £1,000 from your debit card to activate your account when you open it. Your Share Dealing Account will then hold the money for you, until you're ready to invest it in stocks and shares.



## How to buy

Top up your account using your debit card. Then buy shares up to the value of cash in your account. That's all there is to it. But don't forget about your dealing charges.



## How to sell

When you sell shares, we'll credit your account with the money you make from the sale less any charges. You can take this money out whenever you want, after the trade has settled, online or by phone. We'll transfer the cash from your Share Dealing Account to your chosen, linked bank account.

## Take your pick

With a Halifax Share Dealing account, what you buy and sell is up to you.

## Choose from

- Shares from all the major indices
- Funds – managed and passive
- Shares in Investment Trusts
- International shares from six international markets including the US
- Exchange Traded Funds (ETFs) – also known as tracker shares
- UK Gilts and UK Corporate Bonds (Phone only)
- Alternative Investment Market stocks (AIM)



Please note that only qualifying investments can be held in an ISA. Find out which stocks qualify at [www.halifaxmarketwatch.co.uk](http://www.halifaxmarketwatch.co.uk)

# Halifax ShareBuilder

If you're interested in trying out the stock market but you haven't got a lump sum to invest, you could try Halifax ShareBuilder.

## ShareBuilder at a glance

- Set-up a monthly regular investment plan to purchase UK shares for just £2 dealing commission per trade.
- Trade UK shares real-time online or on your mobile with a £12.50 dealing commission per trade.
- Access our Market Research Centre where you can find a variety of news and investment tools to find the right investment for you.

## How it works

With Halifax ShareBuilder you can purchase UK shares for the reduced dealing commission of just £2 per trade and invest from as little as £20 per month (minimum £5 per trade). Remember, no matter what commission you pay, share prices can go down as well as up so you might not get back the full amount you invest.

## Getting started

To use our ShareBuilder service simply set up an investment plan online (see page 28) on one of four set dates each month and we'll automatically buy the shares for you. There's no tie-in period either so you can stop investing whenever you want. When you're ready to sell you can trade real-time online or on your mobile for just £12.50 dealing commission per trade.

# Looking for tax efficiency?

The Self-Select Stocks and Shares ISA puts you in the driving seat. You can choose what to invest in, and shield any profit from Capital Gains Tax\*. And you can choose whether to look after your money online or over the phone.

## How it works

You can invest your cash up to your ISA allowance limit in ISA qualifying stocks and shares across a variety of world stock markets. Find out which stocks qualify at [www.halifaxmarketwatch.co.uk](http://www.halifaxmarketwatch.co.uk) You choose what to invest in. It might be shares, funds, Exchange Traded Funds (ETFs), bonds or a mixture of different investments. Please note that some investments are not eligible for investment in an ISA. Any profit you make is free from Capital Gains Tax\*.

Trading commission starts at just £2 per trade, within a regular investment plan and £12.50 dealing commission for real-time online trades. You also pay a simple flat rate annual administration charge of £12.50.

## Your ISA allowance

In every tax year there's a limit to the amount you can put into an ISA. Tax years run from 6th April to 5th April the following year. You can find the ISA allowance details on the HMRC website at [www.hmrc.gov.uk/ISA](http://www.hmrc.gov.uk/ISA)

\* Please note that tax treatment depends on individual circumstances and that tax laws might be changed.

## Pay the way that suits you best

Funding your ISA is easy. You can choose any of the following:

- **Debit card** – the funds will be transferred immediately
- **Regular monthly payments** – fund from £20 a month
- **Direct debit** – can take up to five working days.

When you sell shares, we'll credit your Self-Select Stocks and Shares ISA with the proceeds. If you want us to put the money into your bank account you'll need to tell us – this can take three to five working days.

## Moving an ISA over to us

If you have Cash or Stocks & Shares ISAs elsewhere you can move them all into a Halifax Self-Select Stocks and Shares ISA. For further details about transferring to us, visit [halifaxsharedealing.co.uk](http://halifaxsharedealing.co.uk) or call on **0345 722 5525**.

# Investing for retirement?

There are two great reasons for choosing a Self Invested Personal Pension (SIPP). Firstly, you get complete control over investing for your future. And secondly, more of your money goes into your pension – not fees.

## How it works

You decide on how your money is invested – but still enjoy all the tax advantages you'd expect from a traditional personal pension. Your money will be locked away until you're at least 55. And with a Halifax SIPP, you don't pay any set up fees.

## Invest your way

Once you've opened your SIPP and put money into it, you can invest in a wide range of investments – either with one-off payments or by investing regularly. Investing little and often could really help you build up a portfolio over the long term.

## Low, transparent charges

If you set up a regular investment plan, we'll charge just £2 per trade (Purchases only). And if you spot an opportunity to act on there and then, you can deal real-time from £12.50 dealing commission online. A quarterly administration charge will also apply, see page 26.

# When you're up and running

The next few pages cover the information you'll need to manage your portfolio.

# If your shares pay dividends

The way you receive your dividends will depend on the type of account that you have.

## Choose an account

Tell us which of the following options you prefer; you can always go online and change your decision later.

Account title	Automatic dividend reinvest	Pay as cash to your account	Pay as cash to your bank account immediately	Pay as cash to your bank account every six months
Share Dealing Account	Yes	Yes	Yes	Not available
Self-Select Stocks and Shares ISA	Yes	Yes	Yes	Yes
SIPP	Yes	Yes	Not available	Not available
ShareBuilder	Yes	Yes	Yes	Yes

Our charges for automatic dividend reinvestment are on page 24.

# London, New York, Paris... Welcome to your world

Part of the fun of investing in stocks and shares is being able to invest in markets worldwide. With Halifax Share Dealing, you can invest in seven of the world's major markets with just one sterling account.

## Where and when you invest is up to you

Market	Local times	Opening times (UK time)
London (LSE)	08:00 – 16:30	08:00 – 16:30
New York (NYSE, NASDAQ, AMEX)	09:30 – 16:00	14:30 – 21:00
Frankfurt (XETRA)	09:00 – 17:30	08:00 – 16:30
Milan (MTA)	09:00 – 17:30	08:00 – 16:30
Paris (Euronext)	09:00 – 17:30	08:00 – 16:30
Amsterdam (Euronext)	09:00 – 17:30	08:00 – 16:30
Brussels (Euronext)	09:00 – 17:30	08:00 – 16:30

When Greenwich Mean Time and British Summer Time switches, our opening hours may not correspond with international market opening times.

# Build your portfolio gradually

If you want to build a portfolio of shares over the long term and in a cost-effective way, regular investing could be the answer. You'll pay just £2 per trade, via a regular investment plan online.

## How it works

You manage your regular investment plan online, making small, regular investments into the companies you choose. We'll invest on a set day four times a month – just let us know which day is best for you.

By investing little and often over the long term, you don't have to worry about when's best to buy. It might even mean you end up with a better than average price over the period you invest.

## It's easy to do

You're in complete control:

- Stop and start whenever you like
- Choose to invest more or less – or change when you invest
- Pay just £2 per trade (purchases only)
- Buy shares in a huge range of companies, including your favourite brands.

And if you see a perfect opportunity you just have to act on, you can still sign in and place an instant deal for just a £12.50 dealing commission.

## When it's time to sell

You're the boss when it comes to selling too. As soon as the price is right you can sell in real time, and pay just a £12.50 dealing commission. Please note that if you sell your shares soon after setting up your regular investment plan, dealing commission could really eat into the value of your account.

## Get the lowdown

There's lots to choose from when you're picking shares. So get some insight by visiting our online Research Centre at [www.halifaxmarketwatch.co.uk](http://www.halifaxmarketwatch.co.uk)

# Staying up to speed

We all know a watched pot never boils. But the same can't be said of investment markets. To get the best out of your stocks and shares you need to keep an eye on them.

## We have lots of ways to keep you right up to date

	If you're registered online	If you're not registered online
<b>Trade confirmations</b>	Available 24/7 at <a href="http://halifaxsharedealing.co.uk/online">halifaxsharedealing.co.uk/online</a>	Posted to you after each deal
<b>Statements and Valuation</b>	Available 24/7 at <a href="http://halifaxsharedealing.co.uk/online">halifaxsharedealing.co.uk/online</a>	Issued quarterly
<b>Tax certificate*</b>	Available 24/7 at <a href="http://halifaxsharedealing.co.uk/online">halifaxsharedealing.co.uk/online</a>	Issued in May
<b>Corporate action notifications</b>	Sent by email to your registered email address	Posted to your registered address
<b>Share prices, company news and more</b>	Visit our Market Research pages at <a href="http://www.halifaxmarketwatch.co.uk">www.halifaxmarketwatch.co.uk</a>	Visit our Market Research pages at <a href="http://www.halifaxmarketwatch.co.uk">www.halifaxmarketwatch.co.uk</a>
<b>Company reports and accounts</b>	Available 24/7 at <a href="http://halifaxsharedealing.co.uk/online">halifaxsharedealing.co.uk/online</a>	Call <b>0345 722 5525</b>

\*You will not receive a tax voucher if you're an ISA or SIPP customer.

# Selling your shares

## How to sell your share certificates

You can sell any UK investments you hold on share certificates during market hours. Just call us on **0345 722 5525** to get things moving.

Make sure you have the certificates to hand when you call – as you'll need to provide the certificate numbers in order to sell. You will also need to open a Halifax Share Dealing Account if you haven't got one already.

## How it works

We'll send you all the paperwork. Simply sign everything you need to and send it back to us with your certificates. We cannot send you any money until we receive these documents – remember certificate sales take ten working days to settle in the market so you'll receive the money two to three days after this takes place.

## Selling certificates worth more than £25,000

You'll need to send us the share certificate and a CREST Transfer Form before you deal. And do play things safe by sending it Special or Recorded Delivery. You can download a CREST Transfer Form at [halifax.co.uk/certificates](https://www.halifax.co.uk/certificates)

For dealing charges, see page 21.

# Our charges. Plain and simple

You've put your back into earning your cash. So you don't want it swallowed up by charges and fees. At Halifax Share Dealing we offer clear and transparent fees, so you always know what you're paying.

## Online dealing commission – UK and international trading

<b>Real-time online trades</b>	£12.50 per trade
<b>Regular investments</b>	£2 per trade (purchases only)
<b>Funds</b>	£12.50 per trade
<b>Regular investments in funds</b>	£2 per trade (purchases only)
<b>Foreign currency charges</b>	1.25% adjustment to the exchange rate, per trade

## Phone dealing commission – UK and international trading

Type of deal	Phone purchases and sales	Phone sales of share certificates
<b>UK</b>	£25 per trade	Deals are charged at 1.25% of the deal value, minimum £25, maximum £125
<b>International</b>	£25 per trade	n/a
<b>Funds (telephone sales only)</b>	£25 per trade	n/a

## Any other charges?

### UK trading

When you buy UK stocks, you also have to pay a form of tax called Stamp Duty or Stamp Duty Reserve Tax. This is 0.5% of the value of the investments you buy (1% on Irish stocks). You don't pay Stamp Duty on AIM stocks or Exchange Traded Funds.

### International trading

In addition to your dealing commission, foreign currency conversions are required to facilitate the settlement of international transactions. We adjust the exchange rate by 1.25% and keep the difference as our fee when buying and selling international securities. The available exchange rate is based on the exchange rate provided by Digital Look. Indicative exchange rates are provided prior to trading, and the rate applicable to the individual trade is confirmed on the contract note once the deal has been completed.

### Fund trading

If you're looking to invest in a fund, please note the fund manager will charge an 'ongoing charges figure' and 'transaction costs' from the fund (also referred to as the OCF).

In relation to a number of funds we offer, we have negotiated discounted initial charges, or an initial charge of 0%.

You can find the OCF for your chosen fund, and any discounts, within the 'Key Investor Information Document' (KIID) at [www.halifaxmarketwatch.co.uk](http://www.halifaxmarketwatch.co.uk)

We'll let you know the fund's transaction costs before you place your trade.

### Share trades of £10,000 or more

If you buy or sell any investments worth over £10,000, you may pay a levy of £1 to the Panel on Takeovers and Mergers (PTM).

### Administration charges

You'll find our administration charges for share dealing over the page. And if you're interested in our Self-invested Personal Pensions (SIPP) you'll find the administration charges on pages 26 and 27. These are both in addition to the dealing charges shown opposite.

# Administration charges

These charges are valid if specific events occur in relation to your Halifax Share Dealing Account, Self-Select Stocks & Shares ISA or ShareBuilder.

## Administration charges

Share Dealing Account admin fee	FREE
Transfer out of shares electronically to another stockbroker	£25 per investment (max £125)
Transfer shares in from another broker	FREE
Transferring in share certificates	FREE
Cash withdrawal by cheque	£12.50
Cash withdrawal by electronic transfer (BACS)	FREE
Annual Consolidated Tax Certificate	FREE
Copy of Annual Consolidated Tax Certificate	£12.50
Ad hoc statement or valuation (on request)	£12.50
Certificated withdrawal of stock (CREST eligible stock only)	£25 per investment
Participation in selected corporate actions – rights issues, open offers and offers for subscription	FREE
Probate valuations	FREE
Distribution of assets (following executor instructions)	FREE
Sale of stock (following executor instructions)	£12.50 per stock
Lodging a Bankruptcy Order/Voluntary Arrangement	FREE
Lodging a Power of Attorney	FREE
Quarterly account statement/portfolio valuation	FREE

All prices include VAT where applicable.

## Administration charges, continued

Automatic dividend reinvestment	2%, maximum £12.50
Dividend collection and payment	FREE
Attendance at shareholder meetings (on request)	FREE
Arrangements for proxy voting (on request)	FREE
Annual reports (on request)	FREE
Shareholder benefits (on request)	FREE

## Additional Charges on ISAs

The following charges apply only to the Halifax Share Dealing Self-Select Stocks & Shares ISA.

Stocks & Shares ISA admin fee	£12.50 per annum
Transfer out of shares electronically from your ISA to another ISA manager	£25 per investment (max £125)
Transferring in shares from another ISA manager	FREE
Transfer in from an approved sharesave scheme	FREE
Voiding of ISA	£12.50
Repair of ISA	£12.50
ISA closure fee/transfer fee	FREE

All prices include VAT where applicable.

# TradePlan – Advanced dealing charges

When you set up a TradePlan, we'll make a charge of £2 but if a trade is executed we'll reduce the dealing commission on that trade by £2.

## Dealing commission for each trade executed under your TradePlan order

Online purchases and sales



**£10.50**  
(Dealing commission)

Telephone purchases and sales



**£23.00**  
(Dealing commission)

These prices exclude the £2 TradePlan charge.

- You can set a TradePlan to last for up to a maximum of 90 calendar days, and you can amend a TradePlan order at any time before it expires. A charge of £2 will be made each time you amend the plan. If your TradePlan expires before it has been executed then the £2 charge won't be refunded.
- You can cancel a TradePlan at any time. The £2 charge is not refunded on cancellation. Please note that there's no charge to cancel an International limit order.
- TradePlans on Self-Select Stocks & Shares ISAs and SIPP's are FREE, so there's no reduction in dealing on the deals executed. TradePlan isn't available on certificated sales.
- TradePlan is only available on CREST eligible UK investments.

## Five TradePlans to choose from

- **Limit Order** – Set a price that you won't buy above, or one you won't sell below.
- **Stop Loss\*** – Set a price to sell that is lower than the current price; this is usually done to protect you from a sharp fall in share price.
- **Target Setting** – This combines Limit Order to sell higher than the current price, and Stop Loss to sell at a lower price than the current one. It can also help you maximise profits when share prices rise, and protect you against losses when they fall.
- **Range Trading** – Specify the prices at which you're happy to buy and sell a specific stock. It's a combination of two Limit Orders, one to buy at a lower price than the current price, and one to sell at a higher price.
- **Price Locking\*** – This is an intuitive Stop Loss that adjusts your stop price to lock in rises when shares climb, protecting you from a big fall.

\*Our Stop Loss and Price Locking facilities don't use a guaranteed stop loss. When the share price reaches your target price, your order will go into a queue to be actioned. This means that the prices dealt may sometimes be higher or lower than the trigger price.

# SIPP charges

The quarterly administration charge is shared between AJ Bell Management Limited, the Administrator of the Halifax Share Dealing SIPP, and Halifax Share Dealing. Other SIPP charges are payable to AJ Bell Management Limited or Halifax Share Dealing. The dealing charges referred to below in the section titled 'SIPP Dealing Charges and Interest Rates' are payable to Halifax Share Dealing. All charges are payable from your SIPP.

## Set-Up and Administration Charges

<b>Set-Up</b>	Nil
<b>Quarterly Administration Charge (see Note 1)</b>	£22.50 (SIPP value of £50,000 or less) £45 (SIPP value of greater than £50,000)
<b>Transfer in of another registered pension scheme</b>	£60 per transferring plan (max £300)
<b>Transfer out to another registered pension scheme / annuity purchase</b>	£90 + £25 per investment (max £215)
<b>Transfer out to a Qualifying Recognised Overseas Pension Scheme (QROPS)</b>	£510
<b>Ad hoc statement or valuation (on request)</b>	£12.50
<b>Re-Investment of dividends</b>	2%, maximum £12.50

Additional charges are payable when you start to take income from your SIPP at retirement. These are set out in the table below.

## Income Drawdown / Benefit Charges

<b>Income Drawdown Charges (see Note 2)</b>	
<ul style="list-style-type: none"> <li>• Flexi-access drawdown</li> <li>• Capped drawdown before age 75</li> <li>• Capped drawdown from age 75 onwards</li> </ul>	£180 per annum £180 per annum £300 per annum
<b>Designate additional funds to drawdown, or request a review of income levels (see Note 3)</b>	£90
<b>Convert from capped drawdown to flexi-access drawdown</b>	£90
<b>A one-off payment – Uncrystallised Funds Pension Lump Sum (UFPLS)</b>	£90
<b>SIPP closure charge through drawdown or lump sums (e.g. UFPLS) where the balance is reduced below £1,000 (See Note 4)</b>	
<ul style="list-style-type: none"> <li>• Within the first 12 months of opening</li> <li>• Where the account has been opened for 12 months or more</li> </ul>	£300 £90
<b>Payment of death benefits</b>	Time/cost basis. Although the charge can vary, the typical amount is between £250 and £500

## SIPP Dealing Charges and Interest Rates

Dealing charges are payable in addition to the Halifax Share Dealing SIPP Account Charges, as shown in the Dealing Charges section on pages 21 and 22. All SIPP charges and the interest rates that apply to your Halifax Share Dealing SIPP are available to view on-line:

**[www.halifax.co.uk/sharedealing/charges/sipp-charges/](http://www.halifax.co.uk/sharedealing/charges/sipp-charges/)** or by calling **0345 722 5525**

AJ Bell does not receive any interest payments from Halifax Share Dealing on cash held by Halifax Share Dealing for your SIPP, so AJ Bell does not pay you any interest on cash held for your SIPP.

## Notes

1. Payable in arrears at the end of March, June, September and December (also applies when your SIPP is in income drawdown). Charges are shared between AJ Bell Management Limited and Halifax Share Dealing.
2. The annual income drawdown charge will become payable immediately where funds are designated to provide drawdown income, even if you select 'nil' income. Payable annually in advance.
3. Payable each time you designate additional funds to drawdown, once your SIPP is in drawdown stage.
4. We will be entitled to close your SIPP and return the remaining funds to you, after deducting our charges.
5. All charges include VAT where applicable.
6. All charges will be deducted from your SIPP.

## For SIPP administration queries:

**[hsdlsipp@sippdeal.co.uk](mailto:hsdlsipp@sippdeal.co.uk)**

Halifax SIPP Administration Team,  
A J Bell Management Limited,  
4 Exchange Quay, Salford Quays,  
Manchester M5 3EE.

## For SIPP trading queries:

**[customercare.hsd@halifax.co.uk](mailto:customercare.hsd@halifax.co.uk)**

Halifax Share Dealing Limited,  
Lovell Park Road, Leeds LS1 1NS.

# It's easy to get started

## To register online

1. You can register online at **halifax.co.uk/sharedealing**. We can normally verify your identity electronically. If not, you might have to send us copies of documents and we'll send you a temporary password through the post.
2. To complete your registration, go to **halifaxsharedealing.co.uk/activate** and enter your temporary password. You'll be asked to set up additional security. And that's it. You're ready to trade.
3. If you have any trouble registering online please don't hesitate to call us on **0345 722 5525**.

## To register your phone account for dealing online

1. Go to **halifaxsharedealing.co.uk/online**. Click on 'Start registration'.
2. Follow the on-screen instructions and enter your Personal Reference Number (PRN). You'll be given a username that you can change later. We'll send you a temporary password in the post.
3. Complete your registration by going to **halifaxsharedealing.co.uk/activate** and enter your temporary password in the 'Sign In' section. You'll be asked to set up additional security. Now you can trade online.

## To set up a Halifax Share Dealing SIPP



Call **0345 722 5525**



Or download an application form at **www.halifax.co.uk/sipp**



**Register online**



**or by phone**

# If you've ever got a question about share dealing or your account, we'll help any way we can



## By web chat

Just sign in to your account and then click 'Contact Us' on the right hand side where you can chat real-time to one of our assistants via your PC.

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## By post

**Write:**

Halifax Share Dealing Limited, Lovell Park Road, Leeds LS1 1NS.

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## By phone

**Call: 0345 722 5525**

Lines are open Monday to Friday 8am–9.15pm and Saturday 9am–1pm.

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# Do you need extra help?

If you'd like this in Braille, large print, audio or another format please contact us.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on 0345 604 2543 (lines are open Monday to Friday, 8am to 6pm).

If you're deaf you can also use BSL and the SignVideo service at [halifax.co.uk/accessibility/signvideo](https://halifax.co.uk/accessibility/signvideo)

## Our promise

Our promise is to do our best to resolve any problem you have immediately. Where we can't, we'll ensure you know who is dealing with your complaint. To complain: By telephone: call us on **0345 722 5525**. By Textphone: if you have a hearing impairment, call us on **0345 604 2543**. By post: write to us at Halifax Share Dealing, Lovell Park Road, Leeds LS1 1NS. By email: at [customercare.hsdl@halifax.co.uk](mailto:customercare.hsdl@halifax.co.uk) By Webchat: at [halifax.co.uk/sharedealing/contact-us](https://halifax.co.uk/sharedealing/contact-us)

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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All the information in this brochure was correct as at March 2018.

# It's easy to get in touch



0345 722 5525



[halifaxsharedealing.co.uk](https://www.halifaxsharedealing.co.uk)

