

# Child Trust Fund

## Online Conditions

- 1** You can apply for a Child Trust Fund by using the web page we have designed for this purpose within this website. By applying to invest in this way, you accept these conditions which apply to online applications and agree that we may communicate with you by e-mail or through our website. We will not accept an online application using any other method.
- 2** These conditions explain the relationship between you and us in relation to this online service. You should read these conditions carefully to understand how this online service works and your and our rights and duties under it. These conditions will be part of your Child Trust Fund conditions. If there is any conflict between these conditions and the Child Trust Fund conditions, these conditions will apply.
- 3** You must make sure that the details of your application are correct before you send them.
- 4** Your application does not bind us until we accept it. The screen message does not confirm that your application has been accepted.
- 5** Provided that we accept your application, we will send you back via our website a declaration detailing the information you provided in your application. We will also send you a cancellation notice in the post. If any of the details on the declaration are incomplete or incorrect, you must advise us of any changes required within 30 days. If you do not tell us that you agree or disagree with the contents of the declaration within 30 days, we will assume that you agree with the contents of it. Please note that, if any of your changes invalidate the Child Trust Fund application and the Child Trust Fund has been opened, we may have to void the Child Trust Fund from the date you made the application.
- 6** If, at any point, the flow of information between us is interrupted (for example, your computer crashes or you can no longer access our website), and you are not certain whether your application has been sent or not, do not try to apply again. Instead, please telephone us on 0845 609 0064\* (currently Monday to Friday between 8am and 8pm and Saturdays between 9am and 1pm) and we will confirm the position.
- 7** We can suspend or withdraw all or part of this online service at any time.
- 8** If we give you notice either by writing to you or by publishing the change on our website, we may change these conditions for any valid reason. If we have already accepted your application before we gave notice of the change, we will carry out your application in line with the conditions before the change is made.
- 9** We may give you written notice by writing to the last e-mail address you notified to us. For this reason, if you have notified your e-mail address to us, you must make sure that we have your most up-to-date e-mail address at all times.
- 10** We do not accept responsibility for any loss you or anybody else may suffer because your application is sent in error, is delayed, fails to reach us or is distorted.
- 11** We do not accept responsibility for any loss you or anybody else may suffer because any instructions or information we send you fail to reach you or are distorted.
- 12** Nothing in these conditions excludes or restricts our duties under the rules of the Financial Services Authority, the Financial Services and Markets Act 2000 or any regulations issued under that Act.

\*Calls from BT landlines will cost a maximum of 4p per minute and a 6p call set-up fee. The price of calls from other telephone companies will vary. The call price is correct as at March 2008.

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