



Financial Services

## Save an average of £171 with a £4000 Halifax ISA Investor

Halifax Financial Services stocks and shares ISA customers that invest £4000 will save on average £171.25 in upfront charges, compared to the banks below.\* Unlike most banks, Halifax Financial Services does not have any upfront charges; there is just a competitive yearly management charge.

ISA Provider	No Upfront charges applied on all funds	Annual Management Charge	Average saving in charges with Halifax compared against 4 other banks
Halifax	✓	✓	<b>£171.25</b>
RBS / NatWest	✗	✓	
Barclays	✗	✓	
Lloyds TSB	✗	✓	
HSBC	✗	✓	

*\*Source: Aequos Database (Defaqto), 25th February 2008 applied to an investment of £4,000. Average saving is based on average initial and annual management charges across all the funds of all the other banks in the table.*

A stocks and shares ISA can be a good option for those looking to invest for at least five years. Over the long-term equities continue to offer stronger potential for attractive returns than other assets, such as cash.

By investing now, people may capitalise on the current stock market prices, and will benefit from this year's ISA tax allowance, which means any growth on the income from a stocks and shares ISA is free from personal tax.

For those who are more cautious, investors can spread the risk of the stock market by drip-feeding their investment through monthly contributions, rather than buying at one price on one day.

A Halifax stocks and shares ISA can start from a minimum lump sum and/ or regular contribution from as little as £20.

**Karen Crowshaw, managing director of Halifax Financial Services, said:**

"The popularity of our stocks and shares ISA has continued to increase during February and March. We have seen investors wanting to capitalise on the current stock market position by making full use of their tax free ISA allowance."

## **About Halifax Financial Services**

Halifax Financial Services is the UK's No.1 choice for stocks and shares ISAs according to GfK NOP Financial Research Survey (FRS), based on number of holders, 12 months ending November 2007.

### **Notes to editors:**

**\*\*\*HALIFAX ISA CUSTOMER CASE STUDIES ARE AVAILABLE FROM THE PRESS OFFICE\*\*\***

Investments can go down as well as up, so investors may get back less than they put in.