



## The price of love

As Valentines Day draws closer, research from Halifax Credit Cards shows that last year the average male credit card holder in the UK spent £44 on flowers and £82 on eating out during February\*.

### **Anniversary amounts**

Valentine's Day is not the only romantic occasion in the calendar and it seems that anniversaries are also big events in our personal lives. Further research shows that as a nation, on average we are likely to spend between £40 - £60 each on celebrating an anniversary, although almost one in five (19%) of us will have no problem spending over £100.

The traditional favourites of celebrating with a meal (32%) or buying flowers (19%) still remain the most popular amongst both sexes with jewellery (20%) being the third most popular gift from men. Women should also be aware that it is important to start hinting and get your reminders ready early as over a quarter (27%) of men admitted that they have forgotten an anniversary at some point.

### **Wedding bells, wallet blues**

February 14<sup>th</sup> is one of the most popular days of the year for couples to get engaged and tradition has it, men spend at least the equivalent of one month's salary on the engagement ring.

Halifax research shows that on average, the majority of British men (69%) expect to spend between half a month and a month's salary on an engagement ring which equates to around £2,811\*\*. In addition, almost 1 in 10 (9%) men believe that it would be reasonable to spend even more than one month's salary on the ring.

### **Choose the perfect card when paying for your token of love**

Whether you are partner who has planned ahead or left it to the last minute, Halifax Credit Cards has the perfect match for you.

With an interest free honeymoon period, the Halifax Plus Credit Card offers 0% on balance transfers for 13 months for those who have organised their plans well in advance and 0% on purchases for 6 months for last minute lovers.

Adrian Bryant, from Halifax Credit Cards, comments:

"Our research shows that Brits do have big hearts when it comes to Valentine's Day but this doesn't have to mean a broken wallet. By choosing a card with a substantial 0% deal, valentine spends needn't attract any extra interest."

The Halifax Plus Card is also available in one of five colours – Black, Pink, Red, White or Blue – so no matter what your tastes you can choose a card to suit your personality.

**Editors Notes:**

\* Based on Halifax Credit Card Spends Data from February 2007

\*\* According to the Office of National Statistics the average gross income for a male working full time is £33,736, which equates to £2,811 per month

The Halifax Plus Card is available in branch, via <http://www.halifax.co.uk/creditcards/pluscard.asp> and by calling 08457 28 38 48 and features

- 0% for 13 months on balances transfers made in the first 90 days.
- 0% for 6 months on purchases
- A typical 15.9% APR (variable)
- No annual fee
- Online fraud cover
- 59 days interest free credit on all purchases