

Terms of the Invite Only HL Self-Invested Personal Pension Cashback Offer (5 March 2026 – 31 May 2026)

1. Subject to these terms and conditions, if you:
- receive a communication from Hargreaves Lansdown inviting you to participate in the Offer;
 - following such invitation, register for this Offer using the online registration form, Secure Message or telephone; and
 - between 5 March 2026 and 31 May 2026 ("**Offer Period**") you:
 - transfer one or more pensions from other providers into an HL SIPP; and/or;
 - make qualifying contributions into an HL SIPP,
- you will receive the following applicable cashback payment depending on the aggregate amount you contribute and/or transfer ("**Offer**"):

Contribution/ Transfer amount	Cashback
£10k – £19,999	£75
£20k – £99,999	£200
£100k – £249,999	£1,000
£250k – £499,999	£2,000
£500k – £999,999	£3,000
£1m+	£5,000

2. **Eligibility:** To qualify for the Offer, you must:
- be a UK resident; and
 - be aged 18 or over.
3. **Exclusions:** The following are excluded from the Offer:
- transfers of defined benefit/final salary pensions;
 - interest, dividends and/or any increases in the value of the investments you hold;
 - movements of investments or cash already held on the HL platform (including switches, transfers or maturities between HL accounts and interest received on any assets held in those accounts);
 - transfers or contributions into any other HL account other than your HL SIPP, including, but not limited to, PMS accounts and the Group SIPP;
 - the lodgement of certificated shares; and
 - employees of any Hargreaves Lansdown group company or members of any such employees' immediate family or household.

4. **Transfers completed between 31 May 2026 and 28 February 2027:** If during the Offer Period (or, if applicable, the Extended Offer Period as defined in paragraph 5) you:

- applied to transfer one or more pensions from other providers into your HL SIPP; but
- the transfer did not complete during the Offer Period (or, if applicable the Extended Offer Period) but did complete before 28 February 2027, then provided that the aggregate value of:
- pensions transferred from other providers into your HL SIPP; and
- qualifying contributions made into your HL SIPP during the Offer Period (i.e. on or before 31 May 2026),

was £10,000 or more, you would qualify for the applicable cashback payment. If you are unsure how your Pension transfers or contributions will be treated under this Offer, please contact us.

5. **Extended Transfer Offer Period:** If you need more time to transfer one or more pensions from other providers into your HL SIPP, you can call our Helpdesk or send us a Secure Message through your online account by 11:59pm on 31 May 2026 to extend the Offer Period in relation to your transfer only (i.e. not contributions). You will then have until 31 August 2026 to apply to transfer Pensions ("**Extended Transfer Offer Period**").

6. **Payment:** The cashback payment will be paid into your Loyalty Bonus Account within 30 days from 28 February 2027. The exact date we credit cashback within this 30-day period will be determined by us. The cashback can be kept in your Loyalty Bonus Account, withdrawn, or transferred to another of your HL accounts.

7. **Account retention:** The "Aggregate Value" used to determine the amount of cashback you receive is calculated based on the value of:

- pensions transferred from other providers into your HL SIPP, provided they comply with the requirements of these terms; and
- qualifying contributions made into your HL SIPP during the Offer Period (i.e. on or before 31 May 2026), less the value of:
- any portion of your HL SIPP you have transferred away between the start of the offer period and 28 February 2027; and
- any withdrawals from your HL SIPP between the start of the Offer Period and 28 February 2027.

If you transfer any portion of your HL SIPP away, make a withdrawal, or close it, before 28 February 2027, leaving the Aggregate Value below £10,000, the cashback will not be paid. The amount of cashback paid will be based on the Aggregate Value.

The only exceptions are for tax free cash withdrawals, annuity purchases brokered by Hargreaves Lansdown, drawdowns or UFPLS withdrawal payments through the HL service. You are free to switch between investments and in and out of cash within your HL SIPP.

- 8. Contributions:** For contributions to qualify under this Offer such contributions must be made into your HL SIPP within the Offer Period (i.e. before 31 May 2026). Contributions can be made via debit card, bank transfer, cheque, direct debit, Save As You Earn Scheme or easy bank transfer. It is not possible to combine the value of contributions into other HL products or accounts with different client numbers for the purpose of this Offer. You should be aware of your annual allowances before adding money.
- 9. Conjunction with other offers:** You may qualify for multiple offers launched during this Offer Period assuming you meet the eligibility criteria for each offer. If you have previously opted into, or are eligible for, an offer for which you are still eligible, which relates to the same product, we will assume that it is the first offer you wish to participate in. If you're unsure about your registration or eligibility, please contact us to confirm your details.
- 10. Suspension or removal:** We reserve the right to remove or suspend the Offer at any time for any reason, including legal or regulatory reasons by posting a notice on our website. If the Offer ends early, all qualifying applications received before the notice will still be accepted. You can opt out of the Offer at any time by contacting our Helpdesk on 0117 900 9000.
- 11. Governing Law:** These terms are governed by the laws of England and Wales and are subject to the exclusive jurisdiction of the courts of England and Wales.
- 12. Company Information:** This Offer is provided by Hargreaves Lansdown Asset Management Limited (company number 01896481), whose registered office is 1 College Square South, Anchor Road, Bristol, BS1 5HL. References in these terms and conditions to "our", "us" or "we" are to Hargreaves Lansdown Asset Management Limited.