

ISA, GENERAL INVESTMENT, SIPP – TERMS AND CONDITIONS OF THE CASHBACK OFFER (AUTUMN 2020)

IMPORTANT INFORMATION

SIPP TRANSFER VALUE	YOUR CASHBACK
£5,000 – £24,999	£50
£25,000 – £49,999	£75
£50,000 – £99,999	£100
£100,000 – £124,999	£200
£125,000 or more	£500

ISA AND GENERAL INVESTMENT ACCOUNT TRANSFER VALUE	YOUR CASHBACK
£1,000 - £4,999	£20
£5,000 - £19,999	£50
£20,000 - £49,999	£100
£50,000 - £79,999	£150
£80,000 or more	£200

Terms and Conditions of the Cashback Offer (Autumn 2020)

- Subject to these terms and conditions, if you transfer an existing pension, ISA or general investment account from another platform, you will receive a cash amount depending on the amount you transfer (the "Offer"). The Offer is funded by us and the cashback will not come from your own cash or investments.
- The Offer will be available between 5 October 2020 and 10 January 2021 inclusive (the "Offer Period").
- If your transfer completes within the Offer Period, the cashback payment will be paid into your Loyalty Bonus Account no later than one month after the Offer has closed. If your transfer completes after the Offer has closed, the cashback payment will be paid into your Loyalty Bonus Account within one month of the date on which your last qualifying transfer completes, which will be determined by us. Your Loyalty Bonus Account is separate from your HL ISA, Fund and Share Account and SIPP. The cash can be kept in your Loyalty Bonus Account for fee collection, withdrawn or moved into whichever HL account you choose. If moved into an ISA or SIPP, it will count towards your annual allowance.
- We ask you keep your HL account(s) for one year from the date of the transfer. Please feel free to switch between investments and in or out of cash within your account, but if you decide to transfer away or close your account within 12 months of the date your transfer completes, then we reserve the right to reclaim the cashback paid. If cash is to be reclaimed then you will be notified and the cash will be taken within 7 days of the account closure or transfer.

Specific terms for SIPP transfers

- If you transfer an existing pension with a value of at least £5,000 from another provider to our platform, you will receive a cash amount between £50 and £500, depending on the amount you transfer.
- The Offer will only apply to cashback transfer forms coded APCB3, AWCB2, OTK, OTD, OTP, OTS, OTMQE, received by us within the Offer Period. If transferring a drawdown pension, you must include a note requesting cashback with your postal application to qualify. As long as we receive your qualifying application within the Offer Period, even if the transfer itself isn't completed until after the Offer closes, you will still qualify.
- The value of your cashback will be based on the cumulative total value of transfers you make within the Offer Period into your HL SIPP, not the value of each transfer. The value of the cashback will be determined in accordance with the tiers identified in the table accompanying these terms and conditions. It isn't possible to combine the value of transfers into accounts with different client numbers for the purpose of this Offer. The maximum amount of cashback you can receive under this Offer is £500.
- If you need more time to decide whether you want to transfer to us, please let us know and we will extend this deadline for you by up to six months. To request more time simply call our Helpdesk on **0117 980 9926** or email transferoffer@hl.co.uk with your full name and address.

Specific terms for ISA and general investment account transfers

- If you transfer an existing ISA or general investment account with a value of at least £1,000 from another provider to our platform, you will receive a cash amount between £20 and £200 depending on the amount you transfer.
- The Offer will only apply to cashback transfer forms coded: APCB4, AWCB5, APCB2, AWCB1, AWCB7, APCB7, OTS, OTP, OTD, OTK, OTMQF received by us, within the Offer Period. As long as we receive your qualifying application within the Offer Period, even if the transfer itself is not completed until after the Offer closes, you will still qualify.
- The value of your cashback will be based on the cumulative total value of transfers you make within the Offer Period into your HL ISA and/or general investment account, and not the value of each transfer. The value of the cashback shall be determined in accordance with the tiers identified in the table accompanying these terms and conditions. It is not possible to combine the value of transfers into accounts with different client numbers for the purpose of this Offer. The maximum amount of cashback you can receive under this Offer is £200.
- If you need more time to decide whether you want to transfer to us, please let us know and we will extend this deadline for you by up to three months. To request more time simply call our Helpdesk on **0117 900 9000** or email transferoffer@hl.co.uk with your full name and address.

Exclusions

13. Please be aware that the following are excluded from the Offer: (1) the transfer of a Junior SIPP, Junior ISA or Child Trust Fund; (2) new money cash subscriptions into any existing HL Stocks and Shares ISA account, Lifetime ISA, SIPP or Fund and Share Account; (3) the lodgement of certificated shares; (4) the transfer of previous pensions provided by your current employer, if the HL SIPP is already your current workplace pension; and (5) defined benefit/final salary pension transfers.
14. The Offer does not apply to investments already held on the HL platform, to switches or transfers between or within existing HL accounts or to income and interest received on any assets held in those accounts.
15. The Offer cannot be used in conjunction with any other transfer offer, this excludes transferring in more than one investment account detailed in this Offer and the Active Savings offer we have running until 2 December 2020.

General

16. We reserve the right to remove or suspend the Offer if necessary, including for legal or regulatory reasons or otherwise, by posting a notice on our website. If the Offer closes early, all qualifying applications already received at the time of the posting of the notice will still be accepted.
17. We also reserve the right to determine how the cashback payment is calculated. Therefore, if you are not sure how your transfers will be treated under the terms of this Offer, please contact us before you apply to transfer. By submitting a qualifying application, you agree to be bound by the terms of this Offer.
18. These terms are governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.
19. This Offer is provided by Hargreaves Lansdown Asset Management Limited, which is a limited company registered in England & Wales with the 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.