HARGREAVES LANSDOWN

ACTIVE SAVINGS CASH BACK OFFER

- what you need to know

CASH OFFER TIERS

VALUE OF SAVINGS PRODUCTS	WE GIVE YOU
£10,000 - £19,999	£10
£20,000 - £29,999	£20
£30,000 – £49,999	£30
£50,000 - £79,999	£50
£80,000 +	£100

Terms and Conditions of the Cashback Offer (Autumn 2020)

- This offer is available to anyone who opens a new Active Savings account between 05 October 2020 and 2 December 2020 inclusive ("the Offer Period").
- 2. To qualify for the offer, you'll need to fund your new account with at least £10,000 by debit card, and to subsequently instruct us to add at least £10,000 to one or more savings products within that account. Both of these actions must be taken within 60 days of the opening of the account to qualify ("the Qualifying Period"). For the avoidance of doubt you can open an account with as little as £1 and still qualify for the offer, provided that your account is topped up to a balance of at least £10,000 and you instruct us to add at least £10,000 to one or more savings products. Both of these actions must be taken within 60 days of opening the account in order to qualify.
- **3.** If you open an account within the Offer Period and also satisfy the criteria listed in clause 2, we will credit the cash hub in your account with a cash amount between £10 and £100, depending on the amount you add to one or more savings products. We will credit the cash amount within one month after your Qualifying Period. We'll notify you by email once the cash amount has been added.
- 4. The value of the cash reward will be based on the total amount added to savings products within 60 days of the opening of the account. The value of the cash reward will also only be based on the amount added to your account by debit card during the Offer Period. The value of the cash reward will not be based upon any amounts added to savings products using cash held in a Fund and Share account.
- **5.** The cash reward shall be determined in accordance with the tiers identified in the table accompanying these terms and conditions.
- **6.** It is not possible to combine the value of saving products chosen in accounts with different client numbers for the purpose of this offer. The maximum amount of cash you can receive under this offer is £100.

- 7. We reserve the right to reclaim the cash reward if the overall balance of your Active Savings Account drops below your cash offer qualifying amount within 6 months of the date of the qualifying deposit. We will notify you if we intend to reclaim the cash reward, and will claim it within 7 working days.
- 8. We reserve the right to amend, extend or withdraw this offer if necessary, including for legal or regulatory reasons or otherwise. If the offer closes early, all qualifying applications received up until this time will still be accepted. Details of any such amendment, extension or withdrawal will be posted on our website at www.hl.co.uk/savings.
- **9.** This offer is not available to anyone who already has an Active Savings account.
- 10. This offer cannot be used in conjunction with any other offer, except the general investment and SIPP Autumn cash back offer we have running between 5 October 2020 and 10 January 2021.
- **11.** You must not be an employee of, or any such employee's immediate family or household of any Hargreaves Lansdown Group company.
- 12. This offer is limited to one payment of up to £100 per client.
- **13.** This offer will be governed by English law and, in participating, you submit to the jurisdiction of the English courts.
- 14. References in these terms and conditions to "Hargreaves Lansdown", "our", "us" or "we" are to Hargreaves Lansdown Savings Limited (company number 08355960), authorised and regulated by the Financial Conduct Authority (FCA Register number 915119), whose registered office is at 1 College Square South, Anchor Road, Bristol, BS1 5HL. References to the "Hargreaves Lansdown Group" are to Hargreaves Lansdown plc (company number 02122142) and its subsidiaries from time to time.