

## SIPP cashback offer 2023

### Terms and conditions

1. Except as may be varied below in relation to the “SIPP cashback offer 2023” (the “offer”), the terms apply to this offer.
2. The offer will only be available to you from 10th October 2023 until 20th November 2023 (the “offer period”).
3. The offer should not form the basis of any decision to invest.

### Conditions of Eligibility

In order to qualify for the offer, the following conditions must be met:

4. You must have a funded Moneyfarm account before 9th October 2023.
5. You must initiate a deposit or transfer for the minimum amount required into a SIPP portfolio in order to receive the cashback amount applicable to the relevant tier. The deposit must be initiated into your SIPP account before the 20th November 2023 however the funds may arrive after the deadline due to direct debit timelines, while the SIPP transfer must be requested during the offer period and the funds must arrive into your SIPP account before 6th May 2024.
6. The cashback tiers are:
  - a. Deposit and invest from £5,000 to £9,999 for a £50 cashback
  - b. Deposit and invest from £10,000 to £19,999 for a £100 cashback
  - c. Deposit and invest from £20,000 to £39,999 for a £250 cashback
  - d. Deposit and invest from £40,000 to £99,999 for a £500 cashback
  - e. Deposit and invest from £100,000 to £249,999 for a £750 cashback
  - f. Deposit and invest from £250,000 to £499,999 for a £1,500 cashback
  - g. Deposit and invest over £500,000 for a £3,000 cashback
7. You can deposit one or several times during the offer period. If you deposit several times, we will take into account the whole amount deposited over the offer period in order to determine the cashback tier and the applicable cashback amount. This includes combining deposits with transfers.
8. Only one cashback tier can be applied during the offer period.
9. When calculating the deposited amount in order to determine the right cashback tier, we will take in consideration only the net deposits. This means that any withdrawal(s) you might make during the offer period will be taken into account and deducted from the overall deposited amount.

T 0800 433 4574 | E [hello@moneyfarm.com](mailto:hello@moneyfarm.com) | W [www.moneyfarm.com/uk/](http://www.moneyfarm.com/uk/)

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Registered office: 90-92 Pentonville Road, London N1 9HS | Registered in England and Wales Company No. 9088155 | Telephone number: +44 (0)20 3745 6991 | VAT No. 193149785. Authorised and regulated by the Financial Conduct Authority as an Investment Advisor and Investment Management Company - Authorisation no. 629539

By making an investment, your capital is at risk. The value of your Moneyfarm investment depends on market fluctuations outside of our control and you may get back less than you invest. Past performance is no indicator of future performance.

10. To qualify for the offer you must receive an email, a push notification or a promotional message in your Moneyfarm dashboard and confirm your interest in the offer by following the instructions.
11. Once registered, all transfer requests must be initiated within the offer period to be eligible. Any pending transfers cancelled or amended after said date will not be considered under this promotion.
12. The offer covers deposits and transfers to your Moneyfarm SIPP account from other pension schemes that are held by different providers
13. Failure to comply with the above conditions will result in your cashback being declined.

### **Cashback conditions of payout**

14. During the offer period you can only qualify for one cashback tier depending on the amount deposited and invested in your SIPP with Moneyfarm. If abuse of these terms is discovered, it can remove eligibility to receive the cashback.
15. The cashback will be credited to your account on the 20th May 2024. However, there may be occasions where it takes longer to process the cashback payment. Moneyfarm will not be liable for any (direct or indirect) loss caused by a delayed or missed cashback payment.
16. On the 10th May 2024 we will inform all customers who were deemed eligible for the offer via email. If you think you are entitled to the cashback and you did not receive our confirmation, you should contact us before the 17th May 2024.
17. The cashback, once received, will be visible on your dashboard in the customer's 'available cash', where it can then be invested or withdrawn. However, the minimum investment amount for the tier of cashback received must remain invested in the account for 24 months after payment. Pension drawdowns will be excluded from this count.
18. Failure to comply with the above will result in the equivalent cashback payment being declined or Moneyfarm will claim this back from any withdrawal attempts made within the 2 years period.
19. A cashback payment does not represent a commitment to make further payments in the future.
20. The offer is subject to, and contingent upon, your compliance with these terms and the Moneyfarm's terms of business available on the website. In addition to any other rights and remedies we may have, any breach or suspected breach of these terms and/or the terms of business will entitle us not to pay the cashback and without prior written notice, and/or reclaim payments previously paid pursuant to these terms.
21. Clients eligible for the cashback shall not be entitled to any other rebate offered by us, regardless of the eligibility requirements of such other rebate offer.
22. This offer must only be used for personal and non-commercial purposes.

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23. All queries concerning this offer must be referred to Moneyfarm at the email address: [hello@moneyfarm.com](mailto:hello@moneyfarm.com).

### **General**

24. Moneyfarm reserves the right to amend, withdraw or restrict this offer at any time and at its sole discretion upon 3 days notification.
25. The offer should not form the basis of any decision to invest.
26. This term (including non-contractual disputes or claims) is subject to English law and the exclusive jurisdiction of the English courts.
27. This offer excludes employees and contractors of Moneyfarm and their immediate family.
28. As with all investing, your capital is at risk. The value of your investment can fall as well as rise and you may get back less than you invest. Eligibility to invest in an ISA, Pension or general investment account depends upon your circumstances. Tax treatment depends on your individual circumstances and may be subject to change in the future. If you are unsure, please seek independent financial advice.
29. Moneyfarm will not be liable to you in relation to the Offer, including for any losses arising as a result of the use of the offer. We do not accept responsibility for any loss, damages or costs you may incur as a result of any cause beyond our reasonable control.

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