

Terms applicable if you're opening a new Self-Invested Personal Pension

Subject to these terms and conditions, if you register for our HL Self-Invested Personal Pension (“SIPP”) Cashback Offer (the “Offer”) and apply to transfer existing pensions from other providers and/or make qualifying cash contributions into a new SIPP between 10 February 2025 and 5 April 2025 inclusive (the “Offer Period”), you will receive cashback depending on the amount you contribute and/or transfer.

Eligibility: To qualify for the Offer, you must:

- apply to transfer or make qualifying cash contributions totalling at least £10,000 into a new HL SIPP within the Offer Period

Cashback Calculation and Payment: The total value of your cashback will be based on the cumulative value of qualifying pension transfers and contributions to your new HL SIPP made within the Offer Period. If you're unsure how your transfers or contributions will be treated under the Offer, contact us before you apply or make a payment.

- **Transfers:** Only transfers in of existing pensions from other providers will qualify for the Offer and be considered qualifying transfers to determine the value of your cashback payment.

Terms applicable if you already have a Self-Invested Personal Pension

Subject to these terms and conditions, if you hold a HL Self-Invested Personal Pension (“SIPP”) on 9 February 2025, register for our SIPP Client Cashback Offer (the “Offer”) and apply to transfer a pension into your HL SIPP between 10 February 2025 and 5 April 2025 inclusive (the “Offer Period”), you will receive cashback depending on the amount you transfer.

Eligibility: To qualify for the Offer, you must:

- apply to transfer a pension of at least £10,000 into your existing HL SIPP within the Offer Period;

Cashback Calculation/Payment: The total value of your cashback value will be based on the cumulative value of your qualifying pension transfers into your existing HL SIPP made within the Offer Period. If you're unsure how your transfers will be treated under the Offer, please contact us before you apply.

Contributions: Only transfers into your existing HL SIPP will qualify for the Offer. It isn't possible to combine the value of transfers into other HL products or accounts with different client numbers for the purposes of this Offer. You should be aware of your annual allowances before adding money.

Terms relating to both of the above offers:

Amount paid in and/or transferred	Cashback
£10,000 – £99,999	£100
£100,000 – £249,999	£250
£250,000 – £499,999	£500
£500,000 – £999,999	£1,000
£1,000,000+	£3,000

Eligibility: To qualify for the Offer, you must:

- be a UK resident;
- be aged 18 or over;
- not be an employee of any Hargreaves Lansdown group company or a member of any such employee's immediate family or household;
- not hold a HL Group SIPP as a member of a HL Workplace pension scheme;
- not be a client making a contribution to a HL SIPP or PMS SIPP via HL Advisory Services;
- register for the Offer by 11:59pm on 5 April 2025;
- comply with these terms and conditions.

Registration: You can register for the Offer by completing the online registration form, postal registration form, or asking us via Secure Message or telephone. If you do not register for the Offer within the Offer Period, no cashback will be paid. If you register for the Offer and we receive your qualifying transfer application(s) within the Offer Period, even if the transfer itself isn't completed until after the Offer closes, you will still qualify.

Cashback Calculation and Payment: The maximum cashback payment you can receive under this Offer is £3,000. The cashback payment will be paid into your Loyalty

Bonus Account by 30 April 2026 or within 8 weeks from the date your final qualifying transfer completes, if later. The payment date will be determined by us. The cashback can be kept in your Loyalty Bonus Account, withdrawn, or transferred to another of your HL accounts. If moved into an ISA or SIPP, this will count towards your annual allowance. The cashback will be funded by Hargreaves Lansdown, not from your own cash or investments, and we reserve the right to determine how cashback payments are calculated. By registering for the Offer and making a qualifying contribution within the Offer Period, you agree to be bound by the terms of this Offer.

Account retention: If you transfer any portion of your new HL SIPP away, make a withdrawal or close it, leaving your account balance lower than the minimum eligibility value, before 31 March 2026, the cashback will not be paid. The only exceptions are for tax-free cash withdrawals, annuity purchases brokered by Hargreaves Lansdown, drawdowns or UFPLS applications through the HL service. You are free to switch between investments and in and out of cash within your HL SIPP.

Transfer extension: If you need more time, you can complete the online extension form, call our Helpdesk or send us a Secure Message through your online account by 11:59pm on 5 April 2025 to extend the pension transfer deadline by six months (until 5 October 2025).

Exclusions: The following are excluded from the offer:

- Transfers of defined benefit/final salary pension;
- The lodgement of certificated shares;
- Contributions made via regular savings;
- 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); and
- Transfers or contributions into any HL account other than your HL SIPP including into a PMS SIPP.

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 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.

Suspension or removal: We reserve the right to remove or suspend the Offer at any time and for any or no reason 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.

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.

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.