

Active Savings Winter 2025 Cashback Offer – what you need to know

1. Subject to these terms and conditions, this offer (the “Offer”) is available to anyone who registers for our Active Savings Winter 2025 Cashback Offer and opens a new Active Savings account between 5 December 2025 and 6 February 2026 inclusive (the “Offer Period”). This Offer does not include the HL Cash ISA.
2. To qualify for the Offer, you'll need to:
 - (a) Register for the offer: You can do this by completing the online cashback offer registration form, by asking us by secure message (using your online account) or by telephone on 0117 900 9000. If you do not register for the offer no cashback will be paid.
 - (b) Open a new Active Savings Account during the Offer Period; and
 - (c) Fund your new Active Savings Account, with at least £5,000 by debit card or Pay by Bank, and subsequently use this money to instruct us to add at least £5,000 to one or more savings products within your Active Savings 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 without adding any money and still qualify for the offer, provided that your account is topped up to a balance of at least £5,000 and you use this money to instruct us to add at least £5,000 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 of these terms and conditions, we will credit the cash hub in your account with a cashback amount between £10 and £150. We will credit the cashback amount by no later than 11 April 2026. We'll notify you by email once the cashback amount has been added.
4. The value of the cashback amount will be based on the total amount added to savings products within 60 days of the opening of the Active Savings Account, provided that such amount has been added to your Active Savings Account by debit card or Pay by Bank during the Offer Period. Money added from your Fund and Share Account will not qualify.
5. The cashback amount 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 cashback you can receive under this Offer is £150.
7. We reserve the right to amend 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.
8. This offer is not available to anyone who already has an Active Savings Account.
9. These terms are governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.
10. By registering for the Offer and opening an account within the Offer Period, you agree to be bound by the terms of this Offer.
11. References in these terms and conditions to “Hargreaves Lansdown”, “our”, “us” or “we” are to Hargreaves Lansdown Savings Limited (company number 901007), 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.

Cashback offer tiers

Value deposited into Savings products	We give you
£5,000 - £9,999	£10
£10,000 - £19,999	£20
£20,000 - £29,999	£40
£30,000 - £49,999	£60
£50,000 - £74,999	£100
£75,000 +	£150