

# REGULAR HL SAVINGS CASHBACK OFFER

(effective from 16 April 2025 – 26 June 2025)

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1. **How this Offer works:** If on or before 26 June 2025 (the "Offer Period") you:
  - a. set up a direct debit of no less than £25 per month in an HL Stocks and Shares ISA and/or an HL SIPP;
  - b. keep the direct debit in place for 12 months from the date the first direct debit is taken;
  - c. satisfy the eligibility criteria set out in paragraph 2, and
  - d. are not ineligible under this Offer pursuant to paragraph 3, then subject to the terms of this Offer, we will, on or before 26 July 2026, pay into your Loyalty Bonus Account a one-off cashback amount. This cashback will be equivalent to annual charges of 0.45%, calculated against the cumulative amount of your first direct debit contribution which must be continued for the 12 month qualifying period. We will not include any investment growth or loss in this cashback amount. **You are eligible under this Offer if:**
    - You are a UK resident; and
    - You are aged 18 or over.
2. **You will not be eligible under this Offer if:**
  - Your direct debit is cancelled within 12 months of the first direct debit being taken;
  - You cancel an existing direct debit during the Offer Period and then set up a new direct debit in the same product;
  - You reduce the direct debit within 12 months of the first direct debit being taken;
  - Any of your direct debit payments are not received by us during the 12 months from the first direct debit being taken;
  - You are an employee of any Hargreaves Lansdown group company or a member of any such employee's immediate family or household.
3. Other than the HL Stocks and Shares ISA and/or an HL SIPP, this Offer does not apply to any other products, services or investments offered by HL, including, but not limited to, the Group SIPP.
4. In relation to HL SIPPs, this Offer is based on gross contributions which means pension tax relief will be included in the calculation of the cashback amount.
5. In relation to HL SIPPs, employer contributions are eligible under this Offer.
6. All government taxes and levies, including stamp duty, will still apply and will not be included in the cashback amount. Our normal foreign exchange charges will continue to apply for overseas deals.
7. This Offer does not affect the charges that you pay in relation to your HL Stocks and Shares ISA and/or an HL SIPP.
8. 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 direct debit payments received at the time of the posting of the notice will still be eligible for cashback under this Offer.
9. We reserve the right to restrict or remove the Offer for specific clients where HL believes a client may be misusing or otherwise wrongly taking part in the Offer.
10. These terms are governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.
11. 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.

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