

## BESTINVEST REFER A FRIEND OFFER - TERMS AND CONDITIONS

### GENERAL

- 1.1 We are Evelyn Partners Investment Management Services Limited, trading as "Bestinvest" or "Bestinvest by Evelyn Partners", registered in England and Wales at 45 Gresham Street, London EC2V 7BG, company no. 02830297, authorised and regulated by the Financial Conduct Authority. In these terms and conditions ("T&C") we are referred to as "we", "us", "our" or "Bestinvest".
- 1.2 These T&C govern our Refer A Friend offer ("Refer A Friend Offer").
- 1.3 This promotion cannot be used in conjunction with any other Bestinvest promotion.
- 1.4 These T&C are supplemental to the Bestinvest Terms and Conditions. Words defined in such terms and conditions shall have the same meaning in these T&C.
- 1.5 Payment of the reward is not automatic. You need to take steps to claim your Refer A Friend Reward (see section 3, below).

### REFER A FRIEND OFFER REQUIREMENTS

- 2.1 Any existing client of Bestinvest who refers a new client will be eligible for the Refer A Friend Offer.
- 2.2 The person being referred (the "new customer") can't be an existing customer and the referrer can't refer themselves.
- 2.3 To qualify for the offer, the new customer must:
  - Open an ISA account, Investment Account or SIPP Account and invest £1,000 or more (the "Eligible Invested Amount") within 120 days of opening the account. Accounts can be funded using contributions, subscriptions, or transfers.
  - The Eligible Invested Amount must then remain invested in the Account for a period of 120 days.
- 2.4 The Eligible Invested Amount must be invested into shares and/or funds for the 120 day period, rather than being held as cash. In the event of the new customer selling shares and/or funds within the 120 day period, the proceeds of sale may be held as cash in the Account for up to ten (10) days before the new customer reinvests such cash into other shares and/or funds.
- 2.5 For the avoidance of doubt, so long as an Eligible Invested Amount of £1,000 or more is invested into shares and/or funds, additional amounts in the Account can be held in cash if the new customer wishes.
- 2.6 Customers will still be eligible for the Refer A Friend Reward even if the value of their Eligible Invested Amount drops below £1,000 due to fluctuations in the value of the shares and/or funds invested in.
- 2.7 The promotion starts on 27 January 2023. When we decide to end the promotion, we will state the end date of the promotion on our website.
- 2.8 Once the Eligible Invested Amount has remained invested for 120 days, the referrer and the new customer will be eligible to each receive £100 (the "Refer A Friend Reward"). The new customer's Account must still hold an Eligible Investment Amount (i.e. at least an initial investment of £1,000 although the value of the investment may now be higher or lower due to fluctuations in the value of the investments) at the time of the confirmation of reward email sent by Bestinvest. The referrer and the new customer must still be Bestinvest customers at the time of the confirmation of reward email and must not have applied for the closure of their Accounts nor transfer of any Bestinvest Accounts to another provider.
- 2.9 An existing client of Bestinvest may refer a maximum of five (5) new customers per calendar month.
- 2.10 A new customer can only be referred once. If we receive multiple referrals for the same new customer, we will accept only the first referral and the other referrals will be invalid.
- 2.11 A maximum of one (1) Refer A Friend Reward may be claimed by each new customer, regardless of how many Accounts they open.
- 2.12 The Refer A Friend Offer is made on a fair-usage basis. The purpose of the Refer A Friend Offer is to incentivise customers to refer their friends to open new accounts and invest in shares and/or funds with Bestinvest. Bestinvest may refuse to make payment of any Refer A Friend Reward that would otherwise be payable if, in its absolute discretion, it considers that the claim for the Refer A Friend Reward is an attempt to "game" the Refer A Friend Offer. An example of gaming that would not result in payment of the Refer A Friend Reward would include

---

(but is not limited to): operating as an affiliate marketing operation, rather than referring genuine friends or acquaintances already known to you.

2.13 All participating customers – referred and referral customers – must be over the age of 18.

#### CLAIMING THE REFER A FRIEND REWARD

- 3.1 To claim a Refer A Friend Reward, the new customer must email us at [offers@Bestinvest.co.uk](mailto:offers@Bestinvest.co.uk) and they will be rewarded after investing for 120 days. We request that they forward the original referral email they received as proof of referral and in order to facilitate identification and payment of the reward.
- 3.2 If the offer requirements have been met (see Section 2, above), we will send a confirmation email to the referrer's and the new customer's registered email addresses within 30 days of the application for the reward. Payment of the Refer A Friend Reward will depend upon the type of Account to which it relates, as set out below.
- 3.3 Refer A Friend Rewards for ISA Accounts and Junior ISA Accounts will be paid into the ISA Account or Junior ISA Account, so long as there is sufficient tax-free allowance remaining for the current tax year to accommodate the Refer A Friend Reward. If not, the Refer A Friend Reward can be paid into another Account held by the same customer (for instance, an Investment Account), or failing this, we will send the money to a bank account that you nominate (subject to standard checks). It is the responsibility of the Account holder to manage their own allowance restrictions for their specific accounts.

#### CHANGES TO THESE T&CS OR THE REFER A FRIEND OFFER

- 4.1 We may revise these T&C at any time by updating them on our website.
- 4.2 We reserve the right to terminate the Refer A Friend offer at any time. When we decide to end the promotion, we will state the end date of the promotion on our website.

#### GOVERNING LAW AND JURISDICTION

- 5.1 These T&C are legally binding and shall be governed and construed in accordance with the laws of England and Wales, or with the laws of Scotland if you live in Scotland, or with the laws of Northern Ireland if you live in Northern Ireland. Both you and we submit to the non-exclusive jurisdiction of the courts of England and Wales, or the Scottish Courts if you live in Scotland, or the Courts of Northern Ireland if you live in Northern Ireland.