

## BESTINVEST CASHBACK 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 cashback offer ("Cashback Offer").
- 1.3 These T&C are supplemental to the Bestinvest Terms and Conditions as applicable. Words defined in such terms and conditions shall have the same meaning in this Agreement.
- 1.4 Payment of cashback is not automatic. You need to take steps to claim your Cashback Reward (see section 3, below).
- 1.5 The Cashback Offer cannot be used in conjunction with any other Bestinvest offer or promotion.

### CASHBACK OFFER REQUIREMENTS

- 2.1 Any new Bestinvest customer or existing client who opens an Account by 30 November 2022 and makes a Qualifying Net Contribution (see below) is eligible for a cashback payment ("Cashback Reward").
- 2.2 A "Qualifying Net Contribution" is an amount:
- of ten thousand pounds (£10,000) or more, as set out in the table below;
  - that was paid into one Account via one or more payments or transfers initiated by 30 November 2022; and
  - that is continuously held in that Account from 30 November 2022 to 30 April 2023.
- 2.3 The Qualifying Amounts and corresponding Cashback Rewards are set out in the following table:

Qualifying Net Contribution invested	Cashback Reward
Less than £10,000	Not eligible for Cashback Reward
£10,000 to £19,999.99	£100
£20,000 to £29,999.99	£200
£30,000 to £39,999.99	£300
£40,000 or greater	£400

- 2.4 The Cashback Offer applies on a per Account basis, not a per customer basis.
- 2.5 The relevant figure is the Qualifying Net Contribution that is paid into the relevant Account. The performance of investments purchased with the Qualifying Net Contribution is not taken into consideration.
- 2.6 The Cashback Offer is made on a fair-usage basis. The purpose of the Cashback Offer is to incentivise customers to open new accounts and increase their total investments with Bestinvest. Bestinvest may refuse to make payment of any Cashback Reward that would otherwise be payable if, in its absolute discretion, it considers that the claim for the Cashback Reward is an attempt to "game" the Cashback Offer. Examples of gaming that would not result in payment of a Cashback Reward may include (but are not limited to): opening new accounts and moving funds into them from existing accounts; closing existing accounts and then opening "new" replacement accounts; or withdrawing money from existing accounts and putting the funds into a new account.

### CLAIMING THE CASHBACK REWARD

- 3.1 Cashback Rewards are neither calculated nor paid automatically. You need to actively claim a Cashback Reward, as set out below.
- 3.2 To claim a Cashback Reward, please send an email to [offers@bestinvest.co.uk](mailto:offers@bestinvest.co.uk) quoting promotion code "BestCashbackAutumn22" and including your account number by no later than 31 December 2022. By sending

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such email you accept these T&C.

- 3.3 If you claim Cashback Reward in accordance with clause 3.2 above, from 30 April 2023 Bestinvest will assess whether you met the Cashback Offer requirements. The Bestinvest Direct team will contact you via telephone or email to confirm if you qualify, how much you have qualified for and if the cash will be applied to your Account or to your bank account. Bestinvest will then make payment of the Cashback Reward to you within a reasonable time after verifying that the requirements were met.
- 3.4 Payment of the Cashback Reward will depend upon the type of Account to which it relates, as set out below.
- 3.5 Cashback Rewards for Investment Accounts (including Joint Investment Accounts) will be paid into that Investment Account.
- 3.6 Cashback 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 Cashback Reward. If not, the Cashback 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 customer account owner to manage their own allowance restrictions for their specific accounts.
- 3.7 Cashback Rewards for SIPP Accounts or ISA accounts that do not have sufficient allowance remaining will be paid into a bank account that you nominate pending bank verification checks.

#### CHANGES TO THESE T&C OR THE CASHBACK OFFER

- 4.1 We may revise these T&C at any time by written notice to you.
- 4.2 We reserve the right to:
- (a) amend, alter or change the Cashback Offer at any time, by written notice to you; and
  - (b) terminate the Cashback Offer at any time, without notice. In the event the Cashback Offer is terminated, Bestinvest will not be obliged to make pay Cashback Rewards to any Accounts that would otherwise have qualified for them.

#### GOVERNING LAW

- 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.