

# Smart Investor Transfer In Cashback Offer Terms and Conditions

6 April 2024 – 30 August 2024

This document sets out the terms and conditions for the Smart Investor Transfer In Cashback Offer 2024 (“the Offer”). You should read these terms carefully and contact us if you have any questions. These terms do not form part of or amend the terms of your Smart Investor agreement with us. Your Smart Investor agreement will always take priority over these terms.

The value of your investments can fall as well as rise. You may get back less than you invest. Tax rules can change and their effects on you will depend on your individual circumstances, and you should seek independent and professional tax advice should you require it. Before transferring your investments, you should consider (i) any charges or exit penalties that may apply to you, (ii) any benefits you may lose and (iii) any investments that you are not permitted to transfer to us, including any investments or assets that are out of scope for this Offer.

## 1. The Rules

1.1. The Offer is for us to pay Smart Investor customers a cash incentive payment (the Payment) after you register for the Offer (Offer Acceptance) and transfer at least £5,000 in assets or cash to an Eligible Smart Investor Account\* in accordance with the payment structure in the table below.

\*An Eligible Smart Investor Account is any Smart Investor General Investment Account (GIA) or Individual Savings Account (ISA) but does not include a Barclays Self-Invested Personal Pension (SIPP) account which is excluded from the Offer.

Value of assets transferred	Payment
£5,000 - £9,999	£50
£10,000 - £24,999	£100
£25,000 - £49,999	£250
£50,000 - £74,999	£350
£75,000 - £99,999	£500
£100,000 +	£1,000

1.2. Transfers in the following assets are eligible for the Offer (the Assets):

- cash held in an ISA or a GIA;
- stocks and shares held in an ISA or a GIA; and
- funds, investment trusts or exchange traded funds held in an ISA\* or a GIA.

\*Transfers of assets held in a Lifetime ISA or into a Barclays SIPP account are out of scope for this Offer.

\*Both partial and full transfers are in scope for this offer

1.3. To satisfy Offer Acceptance you must:

- Open or already have open one or more Eligible Smart Investor Account(s); and
- Register for the offer by completing our online registration form; and
- Request one or more Smart Investor transfers between 6th April 2024 [at 00:01 GMT] and 30th August 2024 [at 23:59 BST] (the Offer Period\*) to transfer in Assets to one or more Eligible Smart Investor Account(s) from your current financial services provider; and

We promote offers on a regular basis. However, it is important that you take enough time to decide whether transferring your investment(s) to us is right for you. If you need more time and wish to qualify for the offer, please wait until the next offer period.

- d) Any Payment will only be made once the transfer request[s] has/have completed; and
- e) Ensure that the total value of the Assets that you transfer in to your Eligible Smart Investor Account(s) is at least £5,000. Any fees that you may be charged for holding an Eligible Smart Investor Account(s) are excluded from the total value of the Assets you transfer; and  
The amount of your Cash Back payment will be determined by reference to the "Total Transfer Value" as set out in 1.1. Total transfer value will be calculated as at the date of completion of the transfer of your eligible assets ("Transfer Date"). If you transfer more than one product the Transfer Date will be the date when all the transfers have been completed.
- f) Ensure that you have a nominated bank account\* linked to your Eligible Smart Investor Account(s) that you are transferring the Assets to.  
\*This does not have to be a Barclays bank account but must not be an ISA account. If you do not have a nominated bank account, please contact us.

1.4. The transfer of physical share certificates is out of scope of this Offer.

1.5. Please note that only transfer requests made within the Offer Period are in scope. Any transfer requested before the Offer Period which subsequently completes within the Offer Period will be out of scope.

1.6. To be eligible for the cashback offer, your registration via the opt-in form must be submitted before the date your transfer completes. If you register for the offer after your transfer completes, you will not be eligible for this offer

1.7. We reserve the right to change or withdraw the Offer at any time without prior notice. If we do so, we will publish a notification on the Barclays' Smart Investor website. This will not impact you if you have already made a successful Offer Acceptance in accordance with clause 1.3 above.

## 2. Details of the Payment

2.1. We will make the Payment to your nominated bank account linked to your Eligible Smart Investor Account(s) within 60 business days following the end of the Offer Period or within 60 business days after the completion of the last eligible transfer, whichever may be later.

## 3. International Shares

3.1. International shares transferred to an Eligible Smart Investor Account during the Offer Period will count towards the value of the assets when determining the Payment, subject to clause 3.2 below.

Where you request a transfer of international shares which are constituted by a Crest Depository Interest (CDI), these can only be transferred to an Eligible Smart Investor Account where the CDI is also recognised on the Smart Investor Platform. If we cannot accept an international share represented by a CDI and you request a transfer, we will instruct your provider to sell the asset and transfer the cash as part of your transfer instruction. There will be dealing charges to sell and repurchase investments, which could be more than the cashback you receive. Please note that you may incur a Capital Gains Tax liability where we instruct your current provider to sell the assets, and you are encouraged to seek independent tax advice should you require it. For more information on what a CDI is, please see the link [here](#). For which CDIs the Smart Investor Platform can accept, please see the link [here](#).

You can get this item in Braille, large print or audio by contacting us to advise us of your requirements.

We, Barclays Investment Solutions Limited, provide wealth and investment products and services. We are authorised and regulated by the Financial Conduct Authority (12 Endeavour Square, London, E20 1JN) with reference number 155595 and are a member of the London Stock Exchange and the Aquis Exchange. We are registered in England, with registration number 2752982. Our registered Office is 1 Churchill Place, London, E14 5HP.