



# Smart Investor Exclusive Pricing Offer T&Cs

## Summary Terms and Conditions

Barclays works with and maintains relationships with carefully selected organisations to help their UK based employees, members, partners, and/or business park users ("Customers") better manage their financial lives and support them with their financial wellbeing.

Customers of these organisations are eligible for a waiver of the Barclays Smart Investor £4 monthly minimum customer fee for a period of three years. After the three-year period has ended the minimum monthly £4 fee will be applied. Customers will be reminded of this change three months before the charge applies.

As part of our relationship with these companies, we're offering Smart Investor at a discounted rate, removing our £4 monthly customer fee for these customers for a period of three years. After the three-year period has ended, the standard £4 fee will be applied. Customers will be notified of this change three months prior to the charge applies.

This offer is available for both new and existing Smart Investor customers, meaning Customers who already have a Smart Investor account will be able to have this beneficial pricing applied to their existing account, however the fee waiver will not be retrospective and will apply only when the Customer has received confirmation from us.

To receive this offer Customers must already have or open a Smart Investor Investment ISA, General Investment Account or a Self-Invested Personal Pension ("SIPP"). Once the Smart Investor account is open, requests should be sent via an email from the Customer's personal email address, quoting the name of the partner they hold membership with to [employeebanking@barclays.com](mailto:employeebanking@barclays.com) disclosing their Smart Investor account number within the body of the email and also using the following email subject line: "Customer Pricing Request".

This document sets out the terms and conditions for this offer. Make sure you read these terms and conditions 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 which will always take priority over these terms and conditions.

Investing isn't for everyone and the value of your investments can fall as well as rise, and you may get back less than you invest. You should only deposit money into a Smart Investor account that you can afford and you should carefully read the terms of a Smart Investor account before opening an account, and consider if this service is suitable for your financial and investment needs. Tax rules can change and their effects on you will depend on your individual circumstances, and you are encouraged to seek independent and professional tax advice should you require it.

## Introduction

Barclays Investment Solutions Limited is offering a pricing offer to Customers of carefully selected organisations which have agreed to work alongside Barclays to help our Customers better manage their financial lives and support them with their financial wellbeing. As part of the Barclays offering Customers of these organisations are able to benefit from a waiver of the Barclays Smart Investor £4 monthly minimum customer fee for a period of three years. This offer will be communicated to eligible Customers by the organisation with whom Barclays has the relationship.

By requesting this pricing offer, you agree to be bound by these terms and conditions.

## Rules

1. The "Promoter", "Barclays", "we", "us" and "ours" means Barclays Investment Solutions Limited, 1 Churchill Place, London, E14 5HP.
2. "Barclays Employee" for the purposes of this offer means a full time or part time employee on a permanent or fixed term contract, or anyone undertaking an internship, sub-contracting role, or work placement with one of the following entities or their direct suppliers at the time of the offer running:
  - a. Clydesdale Financial Services Limited
  - b. Barclays Bank UK PLC
  - c. Barclays Bank PLC

- d. Barclays Execution Services Limited
- e. Barclays Investment Solutions Limited

## Who is eligible?

- 3. UK residents who are 18+. Please note US nationals are not eligible for Smart Investor
- 4. Barclays is working closely with certain carefully selected organisations to help their Customers better manage their financial lives and support them with their financial wellbeing. The pricing offer is only available for Customers of these organisations and is not available to the general public or to Customers of organisations with whom we do not maintain a relationship.
- 5. This offer is extended to all Customers of these organisations. This includes existing and new Barclays Smart Investor customers. The discount provided by the pricing offer will not be applied to the accounts of existing or new customers automatically. Customers will instead need to request the offer via the process set out in the "How to make a successful request to receive the pricing offer" section of this document. The offer will not apply retrospectively.

## How does this offer compare to the standard Smart Investor pricing?

- 6. Smart Investor customers are usually charged a fee for maintaining the service. This fee is calculated daily and is based on the end of day value of your investments across all Smart Investor accounts. Un-invested cash is not included in this calculation. The customer fee is calculated each month, on the anniversary of the date of the opening of a customer's first account. Customers are notified of this fee and notification will confirm the period that the fee covers and will indicate when the fee is due for collection, 15 working days later.
- 7. The customer fee is charged at 0.2% per annum of the value of funds held and 0.1% per annum on all other holdings but is rounded up to a £4 minimum fee per month and held at a maximum of £125 per year.
- 8. Customers that successfully have the pricing offer applied to their account will not have their fees rounded up to the minimum of £4 per month, and will not be charged this minimum fee.
- 9. The fee waiver will only apply to the £4 minimum fee. If the value of a customer's account(s) means the minimum fee is above £4, this fee will still be applied.
- 10. Customers will also still be liable to pay all other fees associated with the use of a Smart Investor account. Further information on all other fees applicable to a Smart Investor account can be found in the fee documentation received when opening a Smart Investor account. This information can also be found on our website accessible via this link: <https://www.barclays.co.uk/smart-investor/investments/investment-costs/>
- 11. For customers who would otherwise be subject to the £4 monthly minimum fee the offer will result in a saving of a maximum of £48 per year equating to a saving of £144 across the three-year incentive pricing period.

## How to make a successful request to receive the pricing offer

- 12. To receive the pricing offer eligible Customers must first open an account with Smart Investor. Eligible Customers have the choice of opening an Investment ISA, General Investment Account or a SIPP.
- 13. Once their account has been opened Customers seeking to benefit from this pricing offer are required to email [employeebanking@barclays.com](mailto:employeebanking@barclays.com) from their personal email address, quoting the name of the partnership they hold membership with. This subject line of this email should read "Customers Pricing Request" and the body of the email should contain a Customer's Smart Investor account number. Customers who already have a Smart Investor account can also apply for this offer, however they will only benefit from the discount, from the date they submit their email request, not from the date the account was opened.
- 14. In the event your account number does not match the account number on the Barclays system we will be in touch via email through [employeebanking@barclays.com](mailto:employeebanking@barclays.com) to double check your account number with you.
- 15. We will ignore any email received from any email address which is not their personal email address and where the name of the partnership they are a member with is not quoted, or is incorrect in its naming convention, which we do not recognise as being eligible for the pricing offer.

## Finding your Smart Investor account number

- 16.** Your Smart Investor account number is listed with your Smart Investor account(s) found on any account summary screen within Barclays Online Banking or the Barclays App.
- 17.** Your account number is displayed as a nine-digit alpha numeric identifier which always begins with the two letters "ID" followed by seven numbers. For example: ID000000. The account number is then followed by three numeric digits.

## How to know the pricing offer has been applied to your account(s)

- 18.** Customers who have successfully had the pricing offer applied to their account(s) shall receive updated pricing tariff information from Barclays in the post confirming the move to the beneficial pricing offer and detailing the new charging tariff to be applied to their account(s) for the following three years. This documentation should be issued within 5 working days of the incentive being applied to a customer's account(s). Please ensure your account details are updated with your most recent address to allow us to successfully deliver this letter to you.
- 19.** Alongside the fee documentation Barclays will also send an email to the email address used to successfully apply for the tariff notifying that the pricing offer has been applied to the account. Emails will be sent Monday to Friday, 9am to 5pm and will not be sent on weekends nor bank and public holidays. Outside of these periods efforts will be made to send the email on the same day as the request is successfully carried out to ensure the offer recipient is made aware as soon as possible.

## Pricing offer start date and duration

- 20.** Customers will receive the benefit of the pricing offer from the date at which the pricing offer is applied to their account by Barclays as confirmed via the email back to a Customer's email address. In most cases this should be within 2 to 3 working days from the date at which a successful email request has been received.
- 21.** The pricing offer will then run for a period of three calendar years from the date at which it is initiated by Barclays. In most cases this will be from the date at which a customer receives an email from Barclays confirming that the offer has been applied to their account though in some circumstances the offer may have been applied on the day prior to the email being sent. Should a Customer wish to confirm the exact date they should check the date given on the updated pricing information sent to their address which is automatically produced and lists the exact date the pricing offer was applied to their account.

## Further pricing offer details and conditions

- 22.** In sending the pricing offer request email to Barclays there are multiple circumstances in which a request may prove unsuccessful. Examples of such circumstances include but are not limited to: sending an email to the wrong email address at Barclays (i.e. to any address other than [employeebanking@barclays.com](mailto:employeebanking@barclays.com)) and omission of the detail required for a successful request (e.g. a Smart Investor account number). In such cases the Customer making the request is liable for all charges on their account(s) until such time as the pricing offer has been successfully applied to their account(s) following a full and successful request. Barclays bears no responsibility for any such charges applied on a Customer's account(s) in such circumstances. To avoid such an occurrence Barclays advises waiting for the earlier of the updated fee documentation reaching a customer's address in the post or the email confirmation of the application of the pricing offer to a customer's account prior to the commencement of any investment activities on the account. Cash however can be added without any charge being applied.

## Personal Information

- 23.** Barclays will only collect, store and use your personal information, such as name, and basic contact details including email address, for the purposes of applying the pricing offer to your account(s) and recording the date at which to remove the offer as set out in these terms and conditions, and not for any other purpose without your consent. This will not affect any existing marketing preferences that you have registered with Barclays.
- 24.** Personal information for all offer requestors will be held on record for as short a period of time as necessary to administer the pricing offer and then securely destroyed. Personal information of all successful offer requestors will be held on file for a period of up to three years as required to administer the offer.
- 25.** Offer recipients can request for a suppression of any disclosure of their details subject to any requirements to share their information with relevant regulators or to fulfil a legal requirement.
- 26.** For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to <https://www.barclays.co.uk/important-information/control-your-data/>; or you can request a copy from us.

## Liability

- 27.** To the extent permitted by law, Barclays will not be liable for any loss, damage, injury or disappointment suffered in connection with the pricing offer (including any damage to your or any other person's computer or mobile phone equipment as a consequence of downloading or accessing any materials), or any delays or failure (in whole or in part) to perform any of its obligations if such delay or failure is caused by something beyond its reasonable control.

## General

- 28.** Barclays withholds the right to change Smart Investor's fee structure as required which may or may not be beneficial for recipients of this offer.
- 29.** Barclays withholds the right to revoke this offer to individual offer recipients or to revoke the offer in its entirety to all recipients. In the event this happens Barclays will inform all offer recipients prior to the removal of the pricing offer.
- 30.** If the pricing offer is not capable of running as planned for reasons including but not limited to tampering, unauthorised intervention, fraud, dishonesty, technical failures, or any other causes beyond the control of Barclays which corrupt or affect the administration, security, fairness, integrity or proper conduct of this pricing offer, Barclays reserves the right to disqualify any individual who tampers with the requesting process or does not comply with these terms and conditions and to cancel, modify or suspend the pricing offer.
- 31.** Barclays together with any associated agencies and organisations will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense or damage which is suffered or sustained (whether or not arising from any person's negligence) in connection with this pricing offer, except for any liability which cannot be excluded by law. Nothing will exclude Barclays' liability for death or personal injury as a result of its negligence.
- 32.** Barclays will not be liable for any failure to comply with its obligations or any delay in performing its obligations within these terms and conditions if an act, omission, event or circumstance occurs caused by (but not limited to) global or regional health crises, weather conditions, fire, flood, strike, hurricane, industrial dispute, war, terrorist activity, hostilities, political unrest, riots, civil commotion, epidemic, pandemic, famine, plague or other natural calamities and acts of God, or any other circumstances beyond the reasonable control of Barclays.
- 33.** Barclays may refuse to apply the pricing offer to a requestor's account in the event of any customer's fraud, dishonesty, breach or non-entitlement under these terms and conditions or the terms and conditions of a Smart Investor account, or seek recovery of its value if the offer has already been applied.
- 34.** If any provisions of these terms and conditions are judged to be invalid, illegal or unenforceable, this will not affect or impact the continuation in full force and effect the remainder of the provisions.
- 35.** If a discrepancy between these terms and conditions and the details in any promotional material arises, these terms and conditions will prevail.
- 36.** These terms and conditions shall be governed by and construed in accordance with the laws of England and Wales and the courts of England shall have exclusive jurisdiction in relation to any disputes arising in respect of these terms and conditions and the pricing offer.