

# Smart Investor Transfer Offer Rules

This document sets out the rules for the Smart Investor Transfer Offer (the Offer). You should read it carefully and contact us if you have any questions. It does 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 rules.

**The value of 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. Before transferring your investments, find out about any charges, exit penalties, benefits you may lose or investments that you can't transfer to us. If you transfer cash or investments from a Lifetime ISA to an Investment ISA, it will count as a Lifetime ISA withdrawal and you will incur the 25% government charge on the amount transferred.**

## 1. The Rules

- 1.1. The Offer is for us to pay any person (including a current customer) a cash incentive payment (the Payment) after you accept the Offer (Offer Acceptance). See the table and paragraph 1.2(c) below for how we determine the value of the Payment.

Value of Assets Transferred	Payment
£10,000 - £19,999	£50
£20,000 - £49,999	£100
£50,000 - £99,999	£250
£100,000 - £199,999	£500
£200,000 +	£1000

- 1.2. To satisfy Offer Acceptance you must:

- a) open or already have open one or more Eligible Smart Investor Accounts\* **and**  
\* An Eligible Smart Investor Account is any Smart Investor general investment account or ISA account but does not include a Barclays SIPP account which is excluded from the Offer.
- b) complete one or more Smart Investor Transfer Requests between 15th February 2021 and 17th May 2021 (the Offer Period\*) to transfer in investment assets and/or cash (the Assets) to one or more Eligible Smart Investor Accounts from your current financial services provider; **and**  
\* If you need more time to decide whether transferring is right for you, please contact us during the Offer Period and we'll extend the deadline date of the Offer Period by up to three months.
- c) ensure that the total value\* of the Assets that you transfer in to your Eligible Smart Investor Accounts is at least £10,000; **and**  
\* The total value is determined by us as follows:  
First, we value the Assets we receive at the point that we receive them; and  
Second, we total these values at the point that we receive the final transfer of Assets you requested during the Offer Period.

d) ensure that you have a nominated bank account\* linked to your Eligible Smart Investor Accounts that you are transferring the Assets to.

\* If you do not have a nominated bank account, please contact us.

1.3. 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 satisfied paragraphs 1.2(a) and 1.2(b) of the Offer Acceptance on the date we change or withdraw the Offer and you satisfy paragraphs 1.2(c) and 1.2(d) of the Offer Acceptance.

## **2. Details of the Payment**

We will make the Payment to your nominated bank account linked to your Eligible Smart Investor Accounts within 30 business days of completion of the last of the transfers of Assets that you requested during the Offer Period.