

# Smart Investor 'fund and invest' Cashback Offer Terms and Conditions

25 October 2023 – 6 December 2023

This document sets out the terms and conditions for the Smart Investor 'fund and invest' Cashback Offer (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. This offer does not constitute financial advice, if you are unsure about investing or whether these are the right investments for you, you should seek independent and professional financial advice.**

## 1. The Rules

- 1.1. The Offer is for us to pay Smart Investor customers a cash incentive payment (the Payment) after you accept the Offer (Offer Acceptance) and invest within an Eligible Smart Investor Account\* in accordance with the payment structure in the table below.

*\*An Eligible Smart Investor Account for this offer is any unfunded 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 Investment Purchases	Payment
<£500	£25
£500 - £4,999.99	£100
£5,000 +	£250

- 1.2. This offer is only open to customers in direct receipt of the offer communication. Eligibility is determined by us and only payments into unfunded accounts will count towards the cashback offer. Any payments into other existing accounts you hold will not qualify towards to the total value of Investment Purchases.

- 1.3. To satisfy Offer Acceptance you must:

- a) already have open one or more Eligible Smart Investor Account(s) at the beginning of the Offer Period; **and**

- b) execute one or more purchase transactions (this is defined as a BUY transaction) into the unfunded account between 25th October 2023 [at 00:01 GMT] and 6th December 2023 [at 23:59 BST] (**Offer Period\***);

We promote offers on a regular basis. However, it is important that you take enough time to decide whether making an investment purchase is right for you. If you need more time and wish to qualify for the offer, please wait until the next offer period;

- c) ensure that you have a nominated bank account\* linked to your Eligible Smart Investor Account(s) within which you are making the transaction.

*\*This does not have to be a Barclays bank account. If you do not have a nominated bank account, please contact us on 0800 279 3667 (Lines are open from 7:30am to 7:00pm Monday to Thursday, 7:30am to 6:00pm on Friday and closed during weekend)*

- 1.4. We reserve the right to change or withdraw the Offer at any time without prior notice. If we do so, we will message you via email to inform you that the offer is closed. 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

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 transaction, whichever may be later.

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

Barclays offers investment products and services to its clients through Barclays Bank PLC and its subsidiary companies.

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