

## Santander Personal Pension – Cashback offer terms and conditions

Get up to £1,000 in cashback when you invest into a Santander Personal Pension.

### What are the details of the cashback offer and who's eligible?

You'll get between £50 - £1,000 in cashback when you invest into the Santander Personal Pension during the offer period. The offer period is between **11 November 2024 and 25 April 2025**.

The cashback amounts are as follows depending on the net value invested (excluding any tax relief) during the offer period:

Investment/Transfer amount	Cashback amount
£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

You'll be eligible for the cashback offer if you're 18 years or older and a UK resident.

The cashback won't be paid on pension investments made during the offer period which are later cancelled or if any withdrawals are made before the cashback payment date.

You can either start a new pension or transfer one or more existing pensions from elsewhere when making an investment into the Santander Personal Pension.

Santander's Investment Hub is our online service that lets you make your own investment decisions. To find out visit [santander.co.uk/personal/savings-and-investments/investments](https://santander.co.uk/personal/savings-and-investments/investments)

One cashback payment will be made per Investment Hub header account.

### When will I receive my cashback?

If you've met all the eligibility criteria above, we'll pay the cashback due to you on or before **25 November 2025**. Please note, the transfer of any pension(s) must be completed in full by **26 August 2025**, in order for the cashback to be paid.

### How will I receive my cashback?

Your cashback will be paid into your Cash Only Account on the Investment Hub. You can transfer it to an account in your name once it's been paid. The cashback payment will be shown on your next Investment Hub statement as 'Pension cashback'.

### When won't I be eligible for the cashback?

Cashback won't be paid for:

- Any pension investments made during the offer period which are later transferred out, cancelled, or withdrawn before the cashback is paid.
- Any money held as cash on the Santander Investment Hub that isn't invested.
- Any pension investments not made during the offer period.
- Any investment made to any other account type on the Investment Hub e.g. the Stocks and Shares ISA or Investment Account.

### How do I access the cashback if it's paid into the Cash Only Account on the Investment Hub?

Log on to your Investment Hub through Online Banking to:

- Set up a bank account to withdraw the money from your account
- You could leave the money in your Cash Only Account to pay your next Platform Service Fee or use it to make an investment.

### What if I don't receive the cashback?

In the unlikely event that you don't receive the cashback by **25 November 2025**, contact our Investment Centre helpline on **0800 328 1328**.

### Who is the promoter?

The promoter of this cashback offer is Santander ISA Managers Limited.

### What else do I need to know?

We won't issue the cashback if we suspect the terms of the offer have been abused.

We'll reclaim the cashback if we discover or have a reasonable suspicion that the terms of the offer were being abused.

This offer depends on availability and other factors, such as market conditions and the regulatory environment. In exceptional circumstances, we can change or withdraw this offer at any time, without giving you notice. This offer may be used with another concurrent Investment Hub cashback offer if the eligibility criteria for both offers have been met.

Terms and Conditions, restrictions and exclusions apply to our investment products. For full details, please refer to the Santander Investment Hub Key Features Document and Terms and Conditions. For investment queries call **0800 328 1328**.

### Governing law and jurisdiction

This offer and any dispute or claim arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with the law of Scotland.

You and we irrevocably agree that the courts of Scotland shall have non-exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this offer or its subject matter or formation.

**As with all investments your capital is at risk and you may get back less than you invest. Investments should be held for the medium to long term (5+ years).**

**Investments held within the Santander Personal Pension can't be accessed until the minimum pension age.**