



# Plan & Invest Cashback Incentive

## Payment Offer Rules 1st March – 10th May

This document sets out the rules for the Plan & Invest Cashback Offer (the "Offer"). The Offer rules below (the "Rules") set out the basis on which you can earn and receive the cash incentive payment. You should read the Rules carefully and contact us if you have any questions. The Rules do not form part of or amend the terms of your Plan & Invest agreement with us. Your Plan & Invest agreement will always take priority over these Rules.

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 or transfer investments into a Plan & Invest account that you can afford. You should carefully read the terms of your Plan & Invest agreement before choosing to open an account, and consider if this service is suitable for your financial and investment needs. Before transferring your investments into an account, you should find out from your current provider about any charges, exit penalties or benefits you may lose. Not all investments may be eligible for transfer into a Plan & Invest account, and you should check this with your current provider.

### 1. Who may enter?

This Offer is open to existing Barclays current account holders that are United Kingdom residents, aged 18 or over, and who meet the criteria set out in these Rules and meet the terms of service of Plan & Invest.

Existing Plan & Invest clients are not eligible for this Offer.

### 2. The Rules

2.1. By accepting this offer ("Offer Acceptance") we will pay you a £100 cash incentive payment (the "Payment"). The Payment will be made after Offer Acceptance, and is only available once.

2.2. To receive the Payment, you will need to satisfy Offer Acceptance by doing both of the following things:

(a) open your first Plan & Invest Individual Savings Account ("ISA") or General Investment account ("GIA") account(s) during the Offer period between 00:01 BST on the 1st March 2022 and 23:59 BST on the 10th May 2022 inclusive:

**and**

(b) transferring or paying in a minimum of £5,000 into the account(s) to be invested by us, within 90 days of opening the account. If you'd like to use your 2021/2022 tax year allowance, remember to fund your ISA before 05th April 2022. Tax rules can change in future. Their effects on you will depend on your individual circumstances, which can also change.

2.3. The total amount of cash paid or transferred into your Plan & Invest accounts during the first 90 days of the account, minus any cash withdrawals made during the same period, must equal or exceed £5,000 to satisfy the Terms of the Offer – making you eligible to receive the Payment. Please see the FAQs document [here](#) for examples.

2.4. We reserve the right to change the Rules or withdraw this Offer at any time without prior notice. If we do so, we will publish a notification on the Barclays' Plan & Invest website. If this happens, we will still make a Payment to you if:

(a) you have satisfied Offer Acceptance; or

(b) you start Offer Acceptance within 30 days of receiving your personalised investment plan and you then satisfy Offer Acceptance.

### **3. Payment Information**

- 3.1. You have 90 days to fund your account, so we will wait until that time period has lapsed to determine if you have funded your account to the minimum of £5,000 therefore making yourself eligible for the Payment. The payment will then be made to your nominated bank account within 60 days. If you have requested a Stocks & Shares ISA transfer, you will have 90 days to fund your account after all eligible transfers complete, you will then receive your cashback payment within 60 days into your nominated bank account.
- 3.2. The Payment can only be made into the nominated Barclays bank account that you have linked to your Plan & Invest account. If you do not have a nominated bank account, please contact us to arrange one.
- 3.3. If you are transferring your ISA to Plan & Invest, you should find out about any charges, exit penalties or benefits you may lose if you transfer to us. Transfers can only be made into Plan & Invest in cash and they must be for the full value of the ISA. This means that, if you want to transfer a stocks and shares ISA, your investments will be sold and the cash transferred to us by your old provider. You may have to pay transaction costs when investments are sold.