

# Terms and Conditions

## Aviva Pension (SIPP) Transfer e-Gift Card Promotion

Please note that there are a number of things you need to consider before deciding whether a pension transfer is right for you, please visit <https://www.aviva.co.uk/retirement/transfer-your-pension/> for further information. In agreeing to these Terms and Conditions you acknowledge that if you require financial advice, you will consult a professional financial adviser before taking any actions connected to your pensions.

### 1. INTRODUCTION

- 1.1 These Terms and Conditions apply to the Aviva Pension (Self invested personal pension/ SIPP) Transfer e-Gift Card Promotion (“**Promotion**”). The Promotion, subject to the following Terms and Conditions, offers customers the opportunity to receive an e-Gift Card when they transfer one or more eligible pensions with a combined value of £20,000 or more into a new Aviva Pension (SIPP). The offer applies to applications to transfer made through [www.aviva.co.uk](http://www.aviva.co.uk) during the Promotion Period set out in Section 3, the transfer(s) must be completed by no later than 26 September 2025. You and the pension(s) you are transferring must meet the eligibility criteria in Section 4 to qualify for this Promotion.
- 1.2 By participating in this Promotion, you agree to be bound by these Terms and Conditions, so please read them carefully before deciding whether to take part.

### 2. e-GIFT CARD

Customers can choose one e-Gift Card from either John Lewis, M&S or Amazon.co.uk\* (“**e-Gift card**”). The value of the e-Gift Card will be calculated based on the combined total value of eligible pension(s) transferred into your new Aviva Pension (SIPP) within the Transfer Period as set out in the table below:

Total Transfer Value of Eligible Pension(s)	Applicable e-Gift Card Value
Between £20,000 and £39,999	£100.00 (one hundred pounds)
Between £40,000 and £59,999	£200.00 (two hundred pounds)
Between £60,000 and £79,999	£300.00 (three hundred pounds)
Between £80,000 and £99,999	£400.00 (four hundred pounds)
Between £100,000 and £199,999	£500.00 (five hundred pounds)
£200,000 or over	£1000.00 (one thousand pounds)

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## 3. THE PROMOTION PERIOD AND THE TRANSFER PERIOD

- 3.1 This Promotion is available from 12.00 am (BST) on 12 February 2025 until 11:59 pm (BST) on 24 March 2025 (“**Promotion Period**”) and will be subject to the eligibility criteria set out in Section 4.
- 3.2 Following the Promotion Period, to qualify for the e-Gift Card your pension transfer(s) must be completed by no later than 11:59 pm (BST) on 26 September 2025 (“**Transfer Period**”). A transfer is complete when we have received the cleared funds from your existing pension provider(s) (“**Complete Transfer**”).

## 4. ELIGIBILITY CRITERIA

- 4.1 You must be a resident in the UK, and aged 18 or over to be eligible for the Promotion.
- 4.2 If you hold an existing Aviva Pension (SIPP) you will not be eligible for the Promotion and any transfers initiated into an existing Aviva Pension (SIPP) during the Promotion Period will not qualify for a e-Gift Card.
- 4.3. Transfers of the following types of pensions are not eligible for this Promotion and are excluded:
- Defined contribution pensions with a guaranteed annuity rate, safeguarded benefits or guarantees;
  - Defined benefit pensions;
  - Pensions which you have already taken money from;
  - Existing Aviva pensions.
- 4.4 If you have a workplace pension that you want to transfer, you'll need to talk to your employer before transferring as other terms may apply which may mean this Promotion is unsuitable for you.
- 4.5 If the transfer of your pension(s) under this Promotion to your Aviva Pension (SIPP) is not completed for any reason within the Transfer Period you will not be able to claim an e-Gift Card. Please note also that your existing pension provider may not grant permission for the transfer in some circumstances.
- 4.6 You may transfer more than one eligible pension under the Promotion and the combined value of all the funds transferred within the Transfer Period will be used to determine the value of your e-Gift Card in accordance with the table in Section 2.
- 4.7 The Promotion is limited to one e-Gift Card per customer irrespective of how many eligible pensions you transfer to Aviva.
- 4.8 This Promotion cannot be used in conjunction with any other Aviva offer(s) or promotion(s).
- 4.9 By taking part in this Promotion you confirm that you and the pension(s) being transferred meet the eligibility criteria. We reserve the right to require you to provide evidence of this eligibility before you receive the e-Gift Card.

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## 5. HOW TO CLAIM YOUR e-GIFT CARD

- 5.1 The fulfilment of the e-Gift Card is managed on our behalf by our supplier, The Marketing Lounge Partnership Limited, which is a company that specialises in rewards, incentives, and marketing (“MLP”). MLP host and operate the website which you access to claim your e-Gift Card for the purposes of the Promotion.
- 5.2 Once you have completed the transfer application(s), we will email you within 28 days to inform you about what happens next in relation to receiving your e-Gift Card.
- 5.3 When we have validated your entitlement to an e-Gift Card and we have received a Complete Transfer of your eligible pension(s), you will receive an email from MLP to the email address which is linked to your MyAviva account within 28 days inviting you to choose your e-Gift Card. You must choose your e-Gift Card within 30 days of receipt of this email otherwise your e-Gift Card will be forfeited.
- 5.4 MLP will then provide you with access to the e-Gift Card you selected electronically within 28 days of you making your choice.
- 5.5 The use of the e-Gift Card will also be subject to each e-Gift Card provider’s specific terms and conditions applicable to the type of e-Gift Card you choose. The terms and conditions of each e-Gift Card provider will be made available to you by MLP on the website before you select your e-Gift Card.
- 5.6 For more information about the e-Gift cards please visit:  
<https://adventurerewards.aviva.co.uk/pensions25>
- 5.7 e-Gift Cards are non-transferable, non-exchangeable and will not be substituted by Aviva or MLP for an equivalent cash value. Aviva reserves the right to replace the e-Gift Card with a similar substitute of equal or greater value.

## 6 PRIVACY AND DATA PROTECTION

- 6.1 Aviva is the controller of any personal data it collects from you in connection with this Promotion.
- 6.2 Aviva will share your name, email addresses, the e-Gift Card value and certain details of your account/policy with MLP. This information is shared to enable MLP to uniquely identify you so it can administer the Promotion and the fulfilment of your e-Gift Card correctly on our behalf. MLP is only permitted to use your personal data in accordance with Aviva’s instructions.
- 6.3 For more information about how Aviva uses your personal data and how you can exercise your associated rights, please see: [Retirement Privacy Policy - Aviva.](#)

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## 7. THE PROMOTOR

This Promotion is provided by Aviva Wrap UK Limited. Registered in England No. 4470008. Aviva, Wellington Row, York, YO90 1WR. Authorised and regulated by the Financial Conduct Authority. Firm reference number 231530 (**Aviva**", "**we**", "**us**"). The Aviva Pension (SIPP) product is provided by Aviva Pension Trustees UK Limited. Registered in England No. 2407799. Aviva, Wellington Row, York, YO90 1WR. Authorised and regulated by the Financial Conduct Authority. Firm reference number 465132.

## 8. GENERAL

- 8.1 The Terms and Conditions of this Promotion do not alter or vary the terms and conditions of the Aviva Pension SIPP or any other terms and conditions which you have with Aviva.
- 8.2 This Promotion is not offered in partnership with, or with endorsement or sponsorship from any of the e-Gift Card providers (John Lewis, M&S or Amazon.co.uk).
- 8.3 Subject to availability. Aviva reserves the right to end or modify the Promotion at any time, for any reason and without prior notice or explanation but will always endeavour to minimise the effect on participants in order to avoid undue disappointment.
- 8.4 Aviva will not be liable to compensate you if you are your e-Gift Card is lost, stolen, unused, destroyed or used without permission, unless caused by Aviva's negligence.
- 8.5 While nothing in these Terms and Conditions will limit Aviva's liability for death or personal injury caused by its negligence or for fraud, or any other liability which cannot be lawfully excluded or limited, Aviva shall not be liable for:
  - any failure to comply with its obligations where the failure is caused by something outside Aviva's reasonable control; or
  - for any losses that you may incur which were not foreseeable by Aviva, or you, at the time of your participation in the Promotion.
- 8.6 If we reasonably believe that you are in breach of these Terms and Conditions, we may, at our sole discretion, exclude you from participating in the Promotion.
- 8.7 If any paragraph in these Terms and Conditions is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other paragraphs of these Terms and Conditions, which shall remain in full force and effect.
- 8.8 If you have any complaints about this Promotion or need assistance to participate, please visit <https://adventurerewards.aviva.co.uk/pensions25/contact-us>.
- 8.9 These Terms and Conditions shall be governed and construed in accordance with the Laws of England. Any dispute arising is subject to the non-exclusive jurisdiction of the Courts of England and Wales.

*\*Restrictions apply to Amazon.co.uk gift cards, see [www.amazon.co.uk/qc-legal](http://www.amazon.co.uk/qc-legal)*