Terms and Conditions

Aviva Pension (SIPP) 6 months 0% Aviva Charge 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/sipp-transfer-incentive/ 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 pension(s).

1. INTRODUCTION

1.1 These Terms and Conditions apply to the non-advised Aviva Self-Invested Personal Pension/SIPP **("Aviva SIPP")** 6 months 0% Aviva Charge Promotion ("**Promotion**"). The Promotion, subject to the following Terms and Conditions, offers customers the opportunity to receive a 0% Aviva Charge for 6 months when they open a new Aviva SIPP and transfer one or more eligible pensions. The offer applies to applications to transfer to the Aviva SIPP made through www.aviva.co.uk during the Promotion Period set out in Section 3. The transfer(s) must be completed by no later than 8 August 2026. 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. 6 MONTHS 0% AVIVA CHARGE

Eligible customers can benefit from 6 months 0% Aviva Charge between 1 September 2026 and 28 February 2027. Other fees may apply.

3. THE PROMOTION PERIOD AND THE FUNDING PERIOD

3.1 This Promotion is available from 12.00 pm (BST) on 18 May 2026 until 11:59 am (BST) on 14 June 2026 ("**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 6 months 0% Aviva Charge, your pension transfer(s) must be completed by no later than 11:59 pm (BST) on 8 August 2026 ("**Transfer Period**"). A transfer is complete when we have received the cleared funds from your existing Aviva pension or 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 the transfer of your pension(s) under this Promotion to your Aviva SIPP is not completed for any reason within the Transfer Period you will not be able to claim the 6 months 0% Aviva Charge set out in section 2. If the pension(s) you transfer are external to Aviva, please note also that your existing pension provider may not grant permission for the transfer in some circumstances.

4.3 You may transfer more than one eligible pension under the Promotion and still receive the 0% Aviva Charge Promotion.

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4.4 This Promotion cannot be used in conjunction with any other Aviva offer(s) or promotion(s).

4.5 By taking part in this Promotion you confirm that you and the pension(s) being transferred meet the eligibility criteria.

4.6 If you have a pension from another provider that you want to transfer, you'll need to talk to your employer or pension provider before transferring as other terms may apply which may mean this Promotion is unsuitable for you.

5. HOW THE 6 MONTH 0% AVIVA CHARGE PERIOD WILL BE APPLIED

5.1 When you open your Aviva SIPP, you will be charged standard charges as outlined in your Schedule of Charges.

5.2 When we have validated your entitlement to the 6 months 0% Aviva Charge and we have received a Complete Transfer of your eligible pension(s), we will apply your 0% Aviva Charge discount to your Aviva SIPP for the period 1 September 2026 to 28 February 2027.

5.3. At the end of the 6 months 0% Aviva Charge period on 28 February 2027 as outlined in section 5.2, your charges will revert to the standard charges as outlined in your Schedule of Charges and as stated in Section 5.1.

5.4 Aviva reserves the right to replace the fee reduction 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 For more information about how Aviva uses your personal data and how you can exercise your associated rights, please see: Retirement Privacy Policy - Aviva.

7. THE PROMOTOR

This Promotion is provided by Aviva Wrap UK Limited. Registered in England and Wales 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 and Wales No. 2407799. Aviva, Wellington Row, York, YO90 1WR. Authorised and regulated by the Financial Conduct Authority. Firm reference number 465132.

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8. GENERAL

8.1 The Terms and Conditions of this Promotion do not alter or vary the terms and conditions of the Aviva SIPP or any other terms and conditions which you have with Aviva.

8.2 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.

8.3 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.

8.4. 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.

8.5 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.

8.6 If you have any complaints about this Promotion or need assistance to participate, please email myinvestmentportfolio@aviva.com or phone 0800 285 1088.

8.7 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.

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