

Life Insurance Plan Gift Card Promotion

- 1 These terms and conditions apply to the Life Insurance Plan Gift Card Promotion (the “Promotion”). Eligible customers can claim a Love2Shop Gift Card* worth either £50 or £100 (“Gift Card”) when they purchase a new Aviva Life Insurance Plan through the website or mobile app of: 1) The Royal Bank of Scotland plc, 2) National Westminster Bank Plc or 3) Ulster Bank. By claiming a Gift Card in connection with this Promotion, you are accepting these terms and conditions, so please read them carefully before deciding whether to participate.
- 2 You are eligible to benefit from this Promotion if you apply for a new Aviva Life Insurance Plan as set out in Paragraph 1, while the Promotion is being offered. The Promotion will continue (subject to earlier removal in accordance with Paragraph 4) until the date Aviva publicises the end date which will be provided approximately six (6 weeks) in advance (the “Promotion Period”). After applying, you must then go on to purchase the plan (whether during or after the Promotion Period) and pay the first six (6) consecutive monthly premiums due for the plan to receive a Gift Card. The value of the Gift Card you receive is calculated based on the monthly premium you pay for your plan (see Paragraph 7 for details). If your application is declined for any reason, you will not be able to participate in the Promotion. You must also be resident in the UK and aged between 18 and 77 at the time of the Promotion. If you require additional support in accessing the Promotion, please call 📞 **0800 051 9192***.
- 3 The Promotion is only available when you purchase an Aviva Life Insurance Plan product directly through the websites or mobile apps of the NatWest Group members specified in Paragraph 1. The Promotion is not available if you purchase an Aviva Life Insurance Plan via any other route such as directly from Aviva, through a price comparison/cashback site, via a third party e.g. a financial adviser, broker etc. or if your plan is purchased in conjunction with any other gifts or offers. You will not be eligible to benefit from this Promotion if, within the last 24 months, you have already received a gift card on an Aviva Life Insurance Plan purchased directly from The Royal Bank of Scotland plc, National Westminster Bank Plc or Ulster Bank. You will also not be eligible to benefit from this Promotion if, within the last 12 months, you have cancelled an Aviva Life Insurance Plan purchased by any route.
- 4 The Promotion is subject to availability. The Promoter 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 to avoid undue disappointment. Termination or modification of the Promotion will not affect eligible customers’ entitlement to a Gift Card if they have purchased an eligible Life Insurance Plan before the termination or modification date.
- 5 The Promotion is limited to one Gift Card when you purchase a Life Insurance Plan. There is a limit of two Gift Cards per household, and a maximum one Gift Card per person. The offer of the Gift Card is a limited time offer and does not form part of the standard plan offering.
- 6 If you are eligible for a Gift Card, you will receive an email inviting you to claim your Gift Card within 28 working days of receipt by us of your sixth monthly premium payment. Your Gift Card must then be claimed within six months of receipt of the email. Gift Cards are valid for 12 months from their date of issue. Please note that the Gift Cards are provided electronically, as e-gift cards and not as physical gift cards. Read the full terms and conditions applicable to the Gift Card at 📄 thank-you.aviva.co.uk/natwestfeb2026/terms-and-conditions

- 7 The value of the Gift Card will be calculated based on the monthly premium paid for your Aviva Life Insurance Plan in accordance with the table below:

Premium Band (per month)	Gift Card Value	Six months of premium at the lowest value
From £5.00 - £11.99	£50 (Fifty pounds)	£30
£12.00 and above	£100 (One hundred pounds)	£72

- 8 The Promoter will not be liable to compensate you if: (a) you are unable to benefit from this Promotion because your application for an Aviva Life Insurance Plan is declined by Aviva; or (b) your Gift Card is lost, stolen, destroyed, or used without permission. Gift Cards are non-exchangeable and there is no cash alternative, and they may not be transferred for value.
- 9 **Privacy notice:** Aviva is the controller of any personal data collected in connection with this Promotion. Aviva's lawful basis for processing personal data will be its legitimate interests in providing this Promotion with the NatWest Group. MLP, Aviva's supplier will be used to administer the Promotion, including hosting the Promotion webpage, sending out the Gift Cards and corresponding with customers about the Promotion. Aviva will share customers' names, other unique identifiers, titles, email addresses, plan numbers and premium amounts with MLP for this purpose. MLP will not use customers' personal data for any other purpose. Please note when using your Gift Card, the use of your personal data will be subject to Love2Shops privacy policy and terms and conditions. For more information about how Aviva processes personal data and how you can exercise your rights, please see [Aviva's privacy policy](#).
- 10 While nothing in these terms and conditions will limit the Promoter'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, the Promoter shall not be liable for:
- ✓ any failure to comply with its obligations where the failure is caused by something outside its reasonable control; or
 - ✓ for any losses that you may incur which were not foreseeable by the Promoter or you at the time of your participation in the Promotion
- 11 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
- 12 If you have any complaints about this Promotion or need assistance to participate, please contact us using this phone number: [0800 051 9192](tel:08000519192)**

- 13 This Promotion is brought to you by Aviva Life & Pensions UK Limited, a company registered in England and Wales (company number 3253947) with its registered office at Wellington Row, York, YO90. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 185896. (the **“Promoter”, “we”, “us”, “Aviva”**). Fulfilment of the Promotion will be managed by Aviva’s third-party supplier, The Marketing Lounge Partnership Limited, The Cow Shed, Walnut Tree Farm, Lower Stretton, Cheshire, WA4 4PG (**“MLP”**).
- 14 These terms and conditions are subject to the laws of England and Wales and any disputes will be subject to the non-exclusive jurisdiction of the English courts.

*Love2shop is not a sponsor of this promotion. For complete terms and conditions see <https://www.love2shoprewards.co.uk/PDFs/Love2shop-reward-codes-end-user-terms.pdf>.

**Phone lines are open Monday - Friday 8:00am - 6:00pm. For our joint protection, telephone calls may be recorded and/or monitored. Calls to 0800 numbers from UK landlines and mobiles are free.