

# Terms and Conditions

## Aviva Pension (SIPP) 6 months 0% annual fee Promotion

Please note that there are a number of things you need to consider before deciding whether our Self Invested Personal Pension is right for you. Please visit our [Pension transfer](#) and/or, [Aviva SIPP](#) webpage 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 (“**Aviva SIPP**”) 6 months 0% annual fee Promotion (“**Promotion**”). The Promotion, subject to the following Terms and Conditions, offers customers the opportunity to receive a 0% annual fee for 6 months when they open and initiate funding with a Qualifying Payment into a new Aviva SIPP as set out in Section 4. The offer applies to applications to the Aviva SIPP made through [www.aviva.co.uk](http://www.aviva.co.uk) during the Promotion Period set out in Section 3.
- 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% ANNUAL FEE PROMOTION

Eligible customers can benefit from 6 months 0% annual fee between 1 September 2026 and 1 March 2027. Other fees may apply.

### 3. THE PROMOTION PERIOD

This Promotion is available from 12:00 pm (BST) on 6 July 2026 until 11:59 pm (BST) on 17 August 2026 (“**Promotion Period**”) and will be subject to the eligibility criteria set out in Section 4.

### 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 SIPP, you will not be eligible for this Promotion.
- 4.3 To be eligible for the 6 months 0% annual fee period set out in Section 2, you must open and initiate funding into your new Aviva SIPP by direct debit, cash deposit or transfer of an external pension (each a “**Qualifying Payment**”) within the Promotion Period.
- 4.4 The transfer of an external pension refers to a pension moved into a new Aviva SIPP from a provider other than Aviva. Transfers of existing Aviva pensions, including Aviva personal pensions and Aviva administered workplace or occupational schemes will therefore not be considered a Qualifying Payment.

# Terms and Conditions

- 4.5 If you do not complete the account registration for a new Aviva SIPP and initiate funding with a Qualifying Payment within the Promotion Period, you will not be eligible for the 6 month 0% annual fee Promotion set out in section 2.
- 4.6 This Promotion cannot be used in conjunction with any other Aviva offer(s) or promotion(s).
- 4.7 If you have a workplace pension 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% ANNUAL FEE 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, we will apply your 6 month 0% annual fee discount to your Aviva SIPP between 1 September 2026 and 1 March 2027.
- 5.3 Following the end of the 6 months 0% annual fee period as outlined in section 5.2, your charges will revert to the standard charges as will be outlined in your Schedule of Charges. You can read more about our charges [here](#).
- 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.

## 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.

# Terms and Conditions

- 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 contact [myinvestmentportfolio@aviva.com](mailto:myinvestmentportfolio@aviva.com) or, call 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.

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 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