

Terms and Conditions

Aviva Pension (SIPP) Transfer Cashback 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 non-advised Aviva Self Invested Personal Pension/ SIPP (“**Aviva Pension**”) Transfer Cashback Promotion (“**Promotion**”). The Promotion, subject to the following Terms and Conditions, offers customers the opportunity to receive cashback when they transfer one or more eligible pensions with a combined value of £20,000 or more into a new Aviva Pension. The offer applies to applications to transfer made directly through www.aviva.co.uk during the Promotion Period set out in Section 3. The transfer(s) must be completed by no later than 22 May 2027. 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. CASHBACK

The value of the cashback will be calculated based on the combined total value of eligible pension(s) transferred into your new Aviva Pension within the Transfer Period as set out in the table below:

Total Transfer Value of Eligible Pension(s)	Applicable Cashback Value
Between £20,000 and £49,999	£100.00 (one hundred pounds)
Between £50,000 and £79,999	£400.00 (four hundred pounds)
Between £80,000 and £99,999	£600.00 (six hundred pounds)
Between £100,000 and £199,999	£750.00 (seven hundred and fifty pounds)
Between £200,000 and £999,999	£1,000.00 (one thousand pounds)
£1,000,000 or over	£2,500.00 (two thousand five hundred pounds)

3. THE PROMOTION PERIOD AND THE TRANSFER PERIOD

- 3.1 This Promotion is available from 12.00 pm (BST) on 1 September 2026 until 11:59 pm (BST) on 23 November 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 cashback your pension transfer(s) must be completed by no later than 11:59 pm (BST) on 22 May 2027 (“**Transfer Period**”). A transfer is

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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 you will not be eligible for the Promotion and any transfers initiated into an existing Aviva Pension during the Promotion Period will not qualify for cashback.
- 4.3. Transfers from existing Aviva pensions (including Aviva personal pensions and workplace/ occupational pension schemes administered by Aviva on behalf of employers) are not eligible for this Promotion and are excluded.
- 4.4 If you have a workplace pension with a different 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.
- 4.5 If the transfer of your pension(s) under this Promotion to your Aviva Pension is not completed for any reason within the Transfer Period you will not be able to claim the cashback. 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 cashback in accordance with the table in Section 2.
- 4.7 Eligible pension(s) transferred under this Promotion must remain within your Aviva Pension until the end of the Transfer Period to remain eligible to claim the cashback.
- 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 cashback.

5. HOW TO CLAIM YOUR CASHBACK

- 5.1 The fulfilment of cashback 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 cashback 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 cashback.
- 5.3 When we have validated your entitlement to cashback 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

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to your MyAviva account in July 2027 inviting you to input your bank details for the payment of the cashback. You must respond to this request by providing your bank details within 30 days of receipt of this email otherwise your cashback will be forfeited.

- 5.4 After you have provided your bank details in accordance with Paragraph 5.3 MLP will arrange for your cashback payment to be made by bank transfer within 28 days. Please note that it may take a further 3-5 days following the bank transfer for the payment to clear and appear in your nominated bank account.

- 5.5 Aviva reserves the right to replace the cashback 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 cashback 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 fulfillment of your cashback correctly on our behalf. MLP will also collect your bank account details in order to make your cashback payment, as explained in Paragraph 5.3. 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.](#)

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 Pension or any other terms and conditions which you have with Aviva.
- 8.2 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.
- 8.3 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

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- 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 visit <https://adventurerewards.aviva.co.uk/pensionsept26/contact-us>
- 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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