



Terms & Conditions

1. These terms of offer should be read in conjunction with the EQi ("our", "us" or "we") Terms and Conditions and in the event of a conflict between these terms of offer and the EQi Terms and Conditions, these terms shall prevail.
2. The Transfer-In Cash Back Offer (**the "offer"**) is for a payment of up to £100 to be paid in respect of costs incurred in transferring an existing account with another provider to EQi. Paragraph 7 sets out which costs will qualify and any proof of costs required.
3. Payments are available on all eligible Dealing Account, Shares ISA and SIPP Dealing Account transfer. The exclusions set out in paragraph 13 apply to this offer.
4. Offer claims must be submitted once any transfer you wish to make a claim for has completed. Your claim should be made by secure message on the EQi website or by telephone to the Customer Experience Centre on **0345 0700 720 (+44 (0) 121 415 0879** if you are calling from overseas), 08:00 to 18:00, Monday to Friday.
5. We can only accept a transfer into a EQi Shares ISA from other Stocks and Shares ISAs or Cash ISAs.
6. We can only accept a transfer into a SIPP Dealing Account from another authorised pension account.
7. To be eligible for the offer, the transferred stock and cash balances must have a value of £1,000 or more. Transferred stock is valued on the date we process the existing plan manager's valuation, using the closing price of the shares or units on the previous working day. The transfer process ordinarily takes no more than 30 days from the date of your transfer request, but in certain circumstances it may take longer.
8. Proof of the costs incurred will be required before any payment is made. Where these costs are evidenced by the existing manager, we will accept these as proof of charges incurred in the process of transferring. Only costs incurred in the pursuit of the transfer to EQi will qualify to be reimbursed. No third-party costs will qualify.
9. Payments will either be credited to your EQi Dealing Account if you have one, or paid by cheque if you have no Dealing Account with EQi. This will not be paid until the full completion of the transfer.
10. Only one transfer per EQi account will qualify for this offer.
11. We shall not be obliged to accept the transfer of any account and we reserve the right to alter, withdraw or amend this offer at any time.
12. If you close an account within 12 months of qualifying for and receiving a payment under the terms of this offer, except in the event of death, we will reclaim the payment made in full in respect of the closed account. The value of the payment received will be deducted from the value of your account, where possible, as described below. You may also contact us and repay the value of the payment by debit card if you would prefer.
 - **Dealing Account:** The value will be deducted from the cash balance if available, or from the sale of stock if necessary, prior to a transfer out or final account closure and settlement.
 - **Flexible Stocks & Shares ISA:** We will offer you the opportunity to repay the sum from outside of your stocks and shares ISA or LISA. If you choose not to do so, the value may be deducted from the account's cash balance, if available, or from the sale of stock if necessary, prior to a transfer out or final account closure and settlement.
 - **SIPP Dealing Account:** We will request that your trustees authorise the deduction to be made from any available cash balance, or from the sale of stock if necessary, prior to a transfer out or account closure.In the event they do not authorise this we will contact you directly to recover the payment.
13. This offer is not available:
 - to anyone who is not a UK resident or anyone who is under 18 years of age.
 - to any assets held in an existing EQi or Shareview Dealing, ISA or SIPP dealing account.
14. If you transfer multiple accounts, they must all be in the same name and you will be required to link your accounts together via the account linking options available.
15. Joint accounts are eligible for the offer, but cannot be linked to other individual accounts.
16. This offer is not available for collective accounts e.g. company accounts, trust accounts or investment clubs.
17. All participants to this offer agree to be bound by these terms of offer.