

Santander Select – Investment Advice Cashback Offer

Terms and Conditions

Get up to £1,500 cashback as a Select customer when you invest through our Santander Financial Planning Service.

This document goes with the Santander Investment Hub Terms and Conditions.

What are the details of the cashback offer and who's eligible?

You'll get up to £1,500 cashback when you receive personalised advice and invest on the Santander Investment Hub during the offer period. The offer period is between 14 July 2025 and 15 September 2025 inclusive.

The cashback amounts are as follows, depending on the total value invested during the offer period:

Investment amount	Cashback amount
£50,000-£99,999.99	£500
£100,000-£199,999.99	£1,000
£200,000+	£1,500

You'll be eligible for the cashback offer if you are 18 years or older and a UK resident.

The offer is only open to those that meet the following:

- You're a Santander Select customers at the time you invest during the offer period
- You've received personalised investment advice from a Financial Planning manager during the offer period
- You've invested in a fund, a fixed term investment or a model portfolio during the offer period.

You can invest a lump sum and/or by regular Direct Debit during the offer period. To ensure any Direct Debit investment is eligible please make sure it's collected before the end of the offer period. If you are transferring cash or investments from a third party, to be eligible for the cashback offer your transfer should complete and the funds invested by 30 November 2026.

Only 1 cashback amount will be paid per Investment Hub header account. This means that you can earn cashback for each header account, by investing into it, following advice, during the offer period. For example, you might have a header account in your own name and one held jointly with someone else.

Santander's Financial Planning Service has eligibility criteria. You can find out if you're eligible for our Financial Planning Service by visiting your branch or visit [santander.co.uk](https://www.santander.co.uk) and search 'get advice on investing'.

If you're not already a Santander Select customer to be eligible before you invest, you'll need to have a Santander current account and either:

- pay your main income of at least £5,000 per month into your current account or
- keep £75,000 in any Santander investments, savings or current account.

When will I receive my cashback?

If you've met all the eligibility criteria above, we'll pay the cashback due to you on or before 2 February 2026.

How will I receive my cashback?

Your cashback will be paid into your Cash Only Account on the Investment Hub. You can transfer it to another account in your name once it's been paid. The cashback payment will be shown on your next Investment Hub statement as 'Investment cashback'.

When won't I be eligible for the cashback?

Cashback won't be paid for:

- any investments made during the offer period which are later transferred out, cancelled, or withdrawn before the cashback is paid
- any money held as cash on the Santander Investment Hub that isn't invested
- any investments made in a Personal Pension Account
- any investments not made outside of the offer period
- customers who are not in the Select segment at the time they invest during the offer period
- Private Banking clients investing following advice from their Private Banker
- any investments not made through our Financial Planning Service such as investing online via the Investment Hub.

How do I access the cashback if it's paid into the Cash Only Account on the Investment Hub?

Log on to your Investment Hub through Online Banking to set up a bank account to withdraw the money from your account. Alternatively, you could leave the money in your Cash Only Account to pay your next platform service fee or use towards placing an investment.

What if I don't receive the cashback?

In the unlikely event that you don't receive the cashback, call our Investment Centre helpline on **0800 328 1328**. Lines are open Monday to Friday 8am-5pm. Calls may be recorded or monitored.

Can I qualify for other Santander cashbacks being offered?

As long as you meet the eligibility criteria of the individual Santander cashbacks, you'll be able to qualify for the cashback payments. Please check the terms and conditions for the full details.

Santander UK plc staff are excluded from this offer as there is another staff offer currently available.

Who is the promoter?

The promoter of this cashback offer is Santander ISA Managers Limited.

What else do I need to know?

We won't issue the cashback if we suspect the terms of the offer have been abused. We'll reclaim the cashback if we discover or have a reasonable suspicion that the terms of the offer were being abused.

This offer depends on availability and other factors, such as market conditions and the regulatory environment. In exceptional circumstances, we can change or withdraw this offer at any time, without giving you notice.

Terms and Conditions, restrictions and exclusions apply to our investment products. For full details, please refer to the relevant Key Features Documents and Terms and Conditions documents. For investment queries call **0800 328 1328**. Calls may be recorded or monitored.

Governing law and jurisdiction

This offer, and any dispute or claim arising out of or in connection with it or its subject matter or formation, shall be governed by and construed in accordance with the law of Scotland.

You and we irrevocably agree that the courts of Scotland shall have non-exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this offer or its subject matter or formation.

The value of investments and any income from them can go down as well as up, and you may get back less than the full amount you invest.