

COUTTS INVEST CASHBACK TERMS (THE “CASHBACK TERMS”)



These cashback terms should be read together with our Coutts Invest Service Terms and Conditions (“**Terms and Conditions**”).

The definitions contained in Schedule 1 of our Terms and Conditions shall apply equally to these cashback terms.

These cashback terms shall be governed by English law, and shall be subject to the non-exclusive jurisdiction of the English courts.

By making qualifying contributions you agree to be bound by these cashback terms.

We reserve the right to withdraw this offer before 30 June 2019. In this event, all qualifying contributions received before withdrawal of the offer will continue to be qualifying contributions.

Eligibility

You are eligible for cashback if you have a Coutts Invest ISA and you make contributions, which shall include ISA transfers, into your Coutts Invest ISA between 6 April 2019 and 30 June 2019 inclusive (the “**offer period**”).

Throughout these cashback terms we will refer to contributions, including ISA transfers, you make into a Coutts Invest ISA within the offer period as “**qualifying contributions**”.

ISA transfers from ISAs where the ISA manager is a member of The Royal Bank of Scotland Group plc will not count as qualifying contributions. (ISA managers that are members of The Royal Bank of Scotland Group plc include The Royal Bank of Scotland plc, National Westminster Bank plc, Royal Bank of Scotland Collective Investment Funds Limited and Coutts & Company).

Term

These cashback terms will apply from 6 April 2019 and will cease to apply when we pay to you the amount you are due under these cashback terms.

Cashback

We will pay you the Cashback Amount on 30 September 2019 subject to the following conditions:

- Cashback Amount = 1% of the total amount of qualifying contributions less all amounts withdrawn and/or transferred out of your Coutts Invest ISA during the period between 6 April 2019 and 15 August 2019 inclusive
- The cashback payment will be made into (i) the Coutts account from which, as at 30 June 2019, you have most recently made a qualifying contribution; or (ii) where the qualifying contribution is solely an ISA transfer, your Current Account (in either case, the “**Account**”). At our discretion, the cashback payment may be paid in advance of 30 September 2019
- Where we receive from you a fully completed ISA transfer application during the offer period, the ISA transfer funds relating to that ISA transfer application will be qualifying contributions provided we receive them by 31 July 2019. We shall not be responsible for any delay on the part of your existing ISA manager in processing the transfer
- If you terminate your Agreement with us in accordance with clause 14.1, or we terminate your Agreement with us in accordance with clause 14.2, of our Terms and Conditions, you will lose your right to any cashback payment
- If the Account is closed at the time we attempt to pay the Cashback Amount to you, you will cease to be due that payment