

## **Terms and Conditions for the Landbay ISA Gift Card Promotion – December 2018**

1. The Landbay ISA Gift Card promotion is valid for new and existing Landbay customers who deposit or transfer in and subsequently invest a minimum of £5,000 in a Landbay ISA Account during the period 19<sup>th</sup> November 2018 to 16<sup>th</sup> December 2018.
2. Customers who adhere to the terms and conditions stated below will be eligible for a £50 Gift Card for every additional £5,000 invested in an ISA account, up to a maximum value of £200. Funds transferred from a Landbay Classic account into a Landbay ISA will not count towards the promotion.

For Example:

| <b>Amount Invested</b> | <b>Gift Card Value</b> |
|------------------------|------------------------|
| £5,000                 | £50                    |
| £10,000                | £100                   |
| £15,000                | £150                   |
| £20,000 or more        | £200                   |

3. Qualifying investments must be made into an ISA account. Investments made in a Classic account will not be eligible for the promotion.
4. For new ISA investments, Landbay must receive the funds during the period 19<sup>th</sup> November 2018 to 16<sup>th</sup> December 2018. Funds must be invested or queued for investment by 16<sup>th</sup> December 2018.
5. For transferring in ISA investments from other ISA providers, Landbay must receive the signed Transfer Authority Form during the period 19<sup>th</sup> November 2018 to 16<sup>th</sup> December 2018. The funds must then be transferred from the previous ISA provider to Landbay and the funds invested or queued for investment by 30<sup>th</sup> January 2019. Landbay accepts no responsibility for any delays in the transfer of funds due to their previous ISA provider.
6. The Landbay ISA Gift Card promotion is valid from 19<sup>th</sup> November 2018 until 16<sup>th</sup> December 2018.
7. Customers qualifying for the promotion will be able to choose between Amazon.co.uk, John Lewis and Virgin Experience Days for their Gift Card rewards.
8. Landbay reserves the right to offer a cash alternative or another gift valued at £50 for every £5,000 invested in case of stock limitations.
9. Landbay reserves the right to refuse rewards if it determines that the customer is acting in the course of business or as part of an organised marketing campaign.

10. The Gift Card(s) will be delivered to customers within 90 days of the end of the promotion if a minimum deposit or transfer in of £5,000 is invested in their Landbay ISA online account.

11. The Gift Card(s) will be sent via an eGift email to the email address provided by the customer in their Landbay online account settings. You will then have 90 days to activate your eGift by sending it to your email or mobile phone. After this time the gift will no longer be available. The Gift Cards will be sent in values of £50. For example, if you have invested £10,000 you can expect to receive two emails with two £50 Gift Cards.

12. Gift Cards should be treated like cash and cannot be replaced if lost or stolen.

13. Landbay holds no responsibility for delays, damages or losses associated with the delivery of the Gift Card(s).

14. Landbay holds no responsibility for loss or disruption of promotion-related communication to new or existing customers. If, for example, emails generated by the Landbay promotion are redirected to customers' spam mailboxes and are therefore not received by the customer, Landbay is under no obligation to grant the reward to the customer. Landbay also accepts no responsibility for mistyped email addresses of customers.

15. If a customer deposits or transfers in a sum of less than £5,000, the customer will not be eligible for any reward.

16. Please note that any Landbay customer cannot expect to earn interest on their Landbay investment unless they have elected to lend out these funds within a specific Landbay Lending Product (we currently offer Fixed and Tracker Lending Products). More detail around the lending process is set out in the [Landbay Lender Terms and Conditions](#), which will apply to all loans made through the Landbay Platform. Prospective investors should read these in full before applying to make an investment.

17. Customers must keep the entire value of their investment relating to this promotion, in their Landbay online account for a minimum of 12 months from the deposit or transfer in date. If customers wish to withdraw their funds prior to this date, the value of the Gift Card(s) the customer received will become due and payable to Landbay from the customer's Landbay online account balance. In participating in this promotion you expressly authorise Landbay to deduct this amount prior to withdrawal of your funds. Please note that Landbay cannot guarantee withdrawal of any lent funds prior to the completion of the loan parts in which these funds are lent out.

18. The availability of any rewards will be subject to Landbay accepting the customer as a Landbay lender. As set out in the [Landbay Lender Terms and Conditions](#), Landbay may accept applications to open a Landbay online account at its sole discretion (including, but

not limited to, providing sufficient identification in order for Landbay to meet its client due diligence and anti-money laundering obligations).

19. Customers must deposit or transfer in funds into their Landbay ISA online account from an account in their own name and from a bank or an acceptable institution. Customers must pass Landbay's standard AML & KYC checks.

20. Landbay reserves the right to remove access to the promotion if we suspect any suspicious behaviour (for example, accounts set up by fictitious customers or existing Landbay customers under a different identity).

21. Landbay reserves the right to modify the promotion at any time without prior notice.

22. In the event of any disputes regarding the promotion, Landbay retains the right to a final and absolute decision.

23. Landbay reserves the right to withdraw this offer at any time without prior notice.

24. In participating in this promotion, you are consenting to the Terms of said promotion. You are also consenting to the collection, retention, usage and distribution of your personal information in order to process and contact you about your entry.

25. Additional retailer specific Ts&Cs apply when using the Gift Cards. Find out more here: [Amazon.co.uk](https://www.amazon.co.uk), [John Lewis](#) and [Virgin Experience Days](#). Gift Cards may not be used to discharge indebtedness on any account or credit card issued by John Lewis PLC, Waitrose Ltd, or John Lewis Financial Services Ltd, nor may they be used for the purchase either directly or indirectly of any financial product or service, including John Lewis gift vouchers.

26. Gift Cards may not be exchanged for cash.

27. If the goods purchased online total less than the value of the Gift Card(s), any balance will be left as a credit for you with the corresponding retailer and will be redeemed against subsequent orders.

28. When redeeming Gift Cards online, you will be required to give the serial number of the Gift Card, and the online security code available on your Gift Card.

29. If you have to return goods you have purchased online using Gift Cards, then in most instances your online shopping account will be credited against further purchases. This does not affect your statutory rights.

30. Landbay Partners Limited is incorporated in England with company registration number 08668507, with its registered office at Seventh Floor, 60 Buckingham Palace Road, London SW1W 0AH.

If you have any questions about the Promotion then you can contact us by phone on: 020 7096 2700, by post at: Landbay Partners Limited, 60 Buckingham Palace Road, London SW1W 0AH or by email at: [support@landbay.co.uk](mailto:support@landbay.co.uk).