

Recommend a friend offer terms and conditions

1. The friend or family member (the 'new customer') being recommended can't be an existing customer and you can't refer yourself.
2. The offer is to:
 - pay the referring customer £100 when a new customer opens and funds an AJ Bell Youinvest SIPP or Stocks and shares ISA; and
 - give the new customer a free copy of 'The DIY Investor' by Andy Bell either in paperback or eBook format.
3. To qualify for this offer, the new customer must fund an AJ Bell Youinvest SIPP or Stocks and shares ISA with £10,000 or more. This must be received by us within 120 days of the submission of the application to open the new account. Accounts can be funded using contributions, subscriptions or transfers.
4. This offer is not available where the new customer opens and funds a Dealing account, Lifetime ISA, Junior ISA or Junior SIPP or transfers cash or investments from defined benefit / final salary pensions or any accounts administered or managed by any other member of the AJ Bell plc group.
5. There is no limit on the number of new customers that can be recommended.
6. A new customer can only be recommended once by an existing customer. If we receive multiple recommendations for the same new customer, we will only accept the first recommendation and any other recommendations will be invalid.
7. To claim this offer, the new customer must email recommendafriend@youinvest.co.uk and tell us the name and address of the referring customer who recommended them. We will only accept a claim by email.
8. For valid claims, we will respond to the email asking the new customer to confirm whether they wish to receive the book in paperback or eBook format.
 - If a paperback book is requested, we will post it to the address we hold for the new customer's account within 30 days of the request. We will not be held responsible if the address is wrong or if there is a delivery error.
 - If an eBook is requested, we will send an email to the new customer with a link to download the book within 30 days of the request. When downloading the eBook, the new customer is agreeing to the publisher's terms and conditions which will be available to view when clicking on the link to download the eBook.
9. For valid claims, we will pay £100 to the bank account we have registered for the referring customer, within 90 days of the new account being funded with the minimum amount. The new account must have a minimum balance of £10,000 at the time we make the payment to the referring customer. If we do not hold bank details for the referring customer, they will need to be added to their AJ Bell Youinvest account before any payment can be made.
10. Only one payment of £100 will be paid per new customer referred.
11. All claims under this offer must be made within 6 months of the new account being opened. Any claims made after this date will not be valid.
12. The referring customer must be an AJ Bell Youinvest customer at the time we pay the £100 and must not have submitted an application for the closure or transfer of any AJ Bell Youinvest accounts to another provider.
13. We reserve the right to reclaim the £100 payment if, within 12 months of claiming this offer the new customer (i) closes their account or (ii) withdraws or transfers a substantial amount of the cash or investments initially funded to their account in connection with this offer.
14. Employees of AJ Bell Youinvest, its affiliated companies, their advertising agencies, and immediate families of any such employees are not eligible for the offer.

15. By participating in the offer all participants agree that AJ Bell Youinvest won't be liable for any costs, expenses, loss or damage sustained or incurred by any participant with regards to the offer.
16. All our existing product terms and conditions apply in addition to the terms and conditions specific to this offer.
17. There is no alternative to the £100 or the 'The DIY Investor' book by Andy Bell.
18. The new customer and the referring customer must be 18 or over and resident in the UK to take part in the offer.
19. By participating in the offer, all entrants are deemed to accept these terms and conditions.
20. This offer is governed by English law and is subject to the jurisdiction of the English courts.
21. The Promoter of this offer is AJ Bell Management Limited. The Promoter's principal place of business is at 4 Exchange Quay, Salford Quays, Manchester M5 3EE. The Promoter may, at its sole discretion, change the period for which the offer will be available and the Promoter reserves the right to alter, amend or withdraw these terms without prior notice. The Promoter may exclude from participation anyone is believed to be taking unfair advantage of the offer.