

# Choose your £100 Cash or Gift Card



Redeem your welcome gift after 8 payments.

New over 50s customers only,  
paying at least £7 a month.

Offer ends 1 July 2022.

Ts&Cs and retailer restrictions apply,  
see reverse for details.

## Gift choice offer terms and conditions

If you take out an Essential Over 50s by Royal London policy through [comparethemarket.com](https://www.comparethemarket.com) via Assured Futures you will have the choice, after eight payments have been made, to:

- receive £100 cash via a cheque; or
- receive a £100 physical gift card or e-gift card from Argos or M&S, (the 'gift choice offer').

The gift choice offer is only available if you meet these terms and conditions.

### The following terms and conditions will apply:

- The gift choice offer applies to new Essential Over 50s by Royal London policies (first policy only per person) taken out through [comparethemarket.com](https://www.comparethemarket.com) via Assured Futures, which are available online or via the telephone. Policies taken out another way, for example directly with Royal London or via a financial advisor, are not eligible for the gift choice offer. The gift choice offer does not apply to any other Royal London product unless otherwise stated.
- The gift choice offer is available from 3 May 2022 until 1 July 2022 inclusive.
- To receive the gift choice offer you must be eligible for and agree to take out:
  - an Essential Over 50s by Royal London policy with a minimum monthly payment of £7.00. The gift choice offer is not available if we do not offer you a policy; and
  - make your first eight monthly payments; and
  - provide us with your gift choice selection as explained in *'How to make your gift choice selection and receive your gift'* to the right.
- If you cancel your Essential Over 50s by Royal London policy before you have made eight monthly payments, you will not qualify for the gift choice offer. If you were to die before you have made eight monthly payments, you will not qualify for the gift choice offer.
- The gift choice offer is subject to any restrictions imposed by the retailer of the physical gift card or e-gift card if selected, for details see:

**Argos:** [argos.co.uk/help/terms-and-conditions](https://www.argos.co.uk/help/terms-and-conditions)

**M&S:** [marksandspencer.com/c/help/gift-cards-and-egift-cards](https://www.marksandspencer.com/c/help/gift-cards-and-egift-cards)

- We may amend or withdraw the gift choice offer at any time before you agree to take out your Essential Over 50s by Royal London policy. We will only do so where we are required for legal or regulatory reasons, or for the prevention of financial crime.
- The gift choice offer is limited to one per policy sold and to two gift choice offers per household.
- If you take out an Essential Over 50s by Royal London policy through [comparethemarket.com](https://www.comparethemarket.com) via Assured Futures, you will not be entitled to this gift choice offer if you have previously taken out an Essential Over 50s by Royal London policy through [comparethemarket.com](https://www.comparethemarket.com) via Assured Futures and received a gift with that policy and that policy has been cancelled within the past 12 months.
- We may cancel the gift choice offer should we discover, or have a reasonable suspicion to believe, that the terms of the gift choice offer are being abused.
- In the unlikely event that we are unable to fulfil your gift choice offer, we will contact you to let you know. We will send you a different gift, which will be of an equal or greater value to the one selected.
- This gift choice offer is provided by The Royal London Mutual Insurance Society Limited, ("Royal London", "we", "us" or "our") a company registered in England and Wales (company number 99064) and having its registered office at 55 Gracechurch Street, London EC3V 0RL.

- The gift choice offer is not open to employees or contractors of Royal London or any of its subsidiary companies.
- The gift choice offer will be administered on our behalf by the Marketing Lounge Partnership Limited who will provide you with an e-gift card via an online gift portal or send you a physical gift card or cheque by post. We will be required to share some data, such as your policy number and your name and address, with the Marketing Lounge Partnership Limited to enable them to fulfil the gift choice offer. To better understand how your information will be used in this process please visit [royallondonrewards.co.uk/choices/privacy](https://royallondonrewards.co.uk/choices/privacy)
- These terms and conditions are governed by the law of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

### How to make your gift choice selection and receive your gift:

If you provide us with your email address:

- You can make your gift choice selection by using the online gift portal, the joining instructions for which will be sent to you within nine days of your eighth monthly payment. This will provide instructions on selection and redemption of your gift.
- The online gift portal will be accessible for 90 days after receipt of the email. If you don't make your gift choice selection (and redeem the e-gift card, if selected) within 90 days, you will no longer be able to claim the gift choice offer.
- The online gift portal will only provide access to the e-gift card and cash gifts. If you wish to receive a physical gift card, you must inform us of this (as described below) before you have made your eighth monthly payment.

If you do not provide us with your email address:

- You can make your gift choice selection by:
  - telling us when you buy (over the telephone or via our postal application process);
  - calling 0345 600 7788 before you have made eight monthly payments; or

If you do not provide us with your email address or make your gift choice selection before you have made eight monthly payments, it will no longer be able to be claimed.

The way in which you receive your gift will depend on the gift selected:

#### £100 physical gift card from Argos or M&S:

- You'll typically receive your physical gift card in the post around four to five weeks after you've made your eighth monthly payment.

#### £100 e-gift card from Argos or M&S:

- You must select and redeem your e-gift card by following the steps on the online gift portal.
- Once the e-gift card is redeemed you will be informed of the relevant retailer's specific terms and conditions around the use and validity of the e-gift card.

#### £100 cash paid by cheque:

- If you choose to receive your gift choice offer as cash, this will be provided to you by cheque and sent in the post to the address of the policy holder. You'll typically receive your cheque around three weeks after you've made your eighth monthly payment.
- The cheque will be made out in the policy holder's name. As the policy holder, you will need to have a bank account open in your own name, to be able to bank the cheque.
- The cheque will be valid for six months from the date of issue and should be cashed within this period of time. After this time has passed, you will not be able to cash your cheque.
- If you cannot bank a cheque in your own name, you should not choose to receive the gift choice offer as cash.