

# True Potential Rewards Terms & Conditions

## 1. About These Terms

By using True Potential Rewards, you agree to the following Terms and Conditions. Please read them carefully. If you do not agree then please refrain from accessing or using True Potential Rewards.

Any personal information you supply to us will be dealt with in accordance with our Privacy and Cookies Policy. Our Privacy and Cookies Policy forms part of these Terms and Conditions. Please read this carefully as it sets out our obligations and your rights in relation to your personal data.

## 2. About True Potential

True Potential Investments LLP is registered in England and Wales as a Limited Liability Partnership No. OC356027.

True Potential Investments LLP is authorised and regulated by the Financial Conduct Authority, FRN 527444.

Our head office is at Gateway West, Newburn Riverside, Newcastle upon Tyne, NE15 8NX.

The contract you have in relation to True Potential Rewards is between you and us and not any party that provides services to us in relation to True Potential Rewards. In these Terms and Conditions 'our', 'we', 'us' means True Potential Investments LLP.

## 3. Third Parties

True Potential does not offer rewards directly. We offer rewards through selected third-party "Reward Suppliers", including but not limited to Top Benefit Schemes Limited. Please contact us if you would like further information about the Reward Suppliers.

Although we use reasonable care to select Reward Suppliers, we are not agents or partners of any Reward Supplier. Accordingly, we are not responsible for any failure by the Reward Supplier or the product or services offered by or on behalf of them.

True Potential Rewards may contain links to websites or pages that are not under our control. Such sites are accessed at your sole risk and in accordance with any terms and conditions that apply to that website. We accept no responsibility or liability for the content of any third-party sites.

## 4. How True Potential Rewards Works

By using True Potential Rewards, you will be able to earn rewards on a range of purchases.

You can collect rewards when you shop with participating retailers, by any one of the following:

**1. Online or through the True Potential app**, when you click-through to the retailer's website from your online account or mobile app and complete your purchase. Cash rewards will build up in your account, which is available to you online and through our app, where you can track the value of your rewards. You can choose to invest your cash rewards into one of your existing policies or withdraw to your bank account.

### Who Can Apply?

True Potential Rewards is only available to our existing customers.

We reserve the right to refuse access to True Potential Rewards at our discretion.

### Fees & Charges

There is no fee for True Potential Rewards. Where you choose to invest rewards balance, invested money will be subject to the usual ongoing fees on your policy which may include platform fee, fund fee and an ongoing advice fee.

### Online Cash Rewards

Online cash rewards can be earned through transactions made with participating retailers, providing they meet the following criteria:

- Transactions which are tracked directly back to your account by means of an identifying tag, as reported to us by the retailers and/or their tracking networks. You must be logged into your online account or app at the time that you click through to the retailer in order to have your transaction tracked by means of the identifying tag. We will take reasonable measures to warn you if you are clicking through to a retailer whilst not logged into your account. You should ensure that any browser you are using permits the use of identifying tags. Please note that if you leave and return to a retailer's website then your identifying tag may be lost. Any purchases you may wish to make should be completed in a single browsing session.
- You must also click through to the retailer via the main buttons on your online account or app. If you click through via a sponsored advert or from a third-party website, then no commission or cash rewards will be earned.
- If your account is closed or suspended for any other reason, then your cash rewards will be forfeited and any further transactions which might otherwise be credited to your account will not be deemed to be applicable. You can maximise your chances of earning cash rewards over several purchases if you click through to the retailer's website from our Website directly before each individual purchase.

All the transactions you make are directly with the retailer, not us. When you make a purchase via our site with a retailer, it is tracked using cookies and various other technologies which allow the retailer to identify that a purchase has been made, who made it and where it came from.

TPI pays client interest on a quarterly basis in arrears. The cash interest paid represents interest earned on the cash you have held in your investment during the period. Once this has been calculated, a quarterly interest payment cycle will deposit the money into your investments held on the True Potential Wealth Platform. As these cash deposits are short-term with interest paid quarterly, withholding tax is not applicable and interest is therefore paid gross to clients. TPI retains a treasury charge of 70bps for maintaining the complete client money pool. The process, rates and treasury charge are subject to change as and when required by True Potential Investments LLP. TPI use a dynamic rate as per the total cash holdings on the day and the amount owed to clients is computed daily.

Online cash rewards may be declined if the transaction is paid for using points, savings or any other form of currency or credit earned via a loyalty scheme.

## Using Cash Rewards

General Investment Account is opened for every client, where the cash is applied to.

You can invest cash rewards into an existing True Potential Investments account using impulseSave®. The cash will be invested in the same way as your existing investment. There is no charge for making this transaction. You can also withdraw cash rewards to your bank account. If you don't have a linked bank account, you will need to add one to your account.

Your cash rewards will be paid into the chosen account three to eight working days, after the 14 day cooling off period. Payment is made via BACS and no payment can be made until you have provided your UK bank account details. It is your obligation to provide us with the correct bank details. Please check your bank details carefully, if you provide incorrect bank details we will not be able to correct the transaction or the bank details.

Our payment system only supports payments to UK bank accounts with six-digit sort codes and eight-digit account numbers. We cannot make payments to bank accounts with longer account numbers or those requiring a roll number or other additional information to identify them.

The bank account details that you submit will be stored securely for the purposes of paying your cash rewards. No payment will be taken from your bank account and you can delete your details at any time through your account. If you do not receive your cash reward payment in your bank account within 21 days of your cooling off period ending, please contact us.

## Offer Redemption

Any purchase you make is with the retailer. We pass on the cash reward from retailers and their tracking agencies for your purchase where we can trace the credit directly to your account by means of an identification tag provided in the reports of the retailers and their tracking agencies. Retailers may increase or decrease the percentage offers paid. As this percentage is converted into cash rewards this means the offer illustrated on our site may be incorrect.

We take reasonable care to ensure that the offer data provided on this site is accurate and up to date. However, we give no assurance that the offers on the site are accurate and up-to-date and do not accept liability for any errors or omissions in this data. By default, your transactions will be credited in line with the activity reported to us by the retailer, which may be more or less than the advertised rate. Some retailers pay cash rewards on the purchase amount inclusive of tax and/or delivery charges and some retailers exclude these values for the purpose of calculating and awarding cash rewards.

When we trace a paying applicable transaction to your account, we will show the amount as a credit on your account. If the products and/or services are returned or the sale reversed or amended by any means, then the amount shown as a credit in your account will be amended accordingly.

We reserve the right to withhold and ultimately withdraw any cash rewards which we deem to be at risk of not being paid by the retailers. For example, cash rewards earned from travel or holiday bookings, where you hold an advanced reservation which may still be cancelled, or service contracts for which you may still terminate your agreement with the retailer and therefore not be eligible for the cash reward originally advertised.

You acknowledge that the retailer or its tracking agency's decision is final in relation to the payment of rewards to us and in turn, our decision is final in relation to paying rewards on to you. We will make all reasonable endeavours to secure the payment of rewards on a transaction, but we do not and cannot make any guarantee in this regard. In the event we do not receive the expected reward for a transaction for whatever reason, we will not be liable to pay the relevant rewards to you. We do reserve the right to reclaim or adjust any rewards payments in the event that any rewards have been paid to you in error. This may include but not be limited to transactions where rewards are not genuinely due to you or where any reward for a transaction has not been received from a retailer or its agencies but been paid over to you as rewards in error.

For the avoidance of doubt and notwithstanding any other provision contained in these terms and conditions, you agree and acknowledge that in all circumstances the payment of rewards to you is at our discretion and we may refuse to pay rewards to you for any reason.

## 5. Stopping or Amending the Scheme

We may cease or modify the True Potential Rewards scheme at any time. If we cease True Potential Rewards, you will still be able to invest or withdraw any cash accrued to that point.

## 6. Our Liability to You

Although we take care to ensure that the information contained in True Potential Rewards is accurate and up-to-date, we make no representations, warranties or guarantees that True Potential Rewards or its content:

- is accurate, complete or up to date;
- is suitable for a particular purpose;
- are free from viruses or anything else that has contaminating or destructive properties.

Whilst we take reasonable steps to ensure True Potential Rewards is available to you, we do not accept any liability for any losses incurred as a result of True Potential Rewards being unavailable for any reason.

We have the right to suspend access to True Potential Rewards and any services provided by us at any time and for any period. It may be necessary from time to time for us to suspend access to True Potential Rewards for routine maintenance or updates. We do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by our negligence or the negligence of our employees, agents or subcontractors and for fraud or fraudulent misrepresentation.

We only provide our site for domestic and private use. You agree not to use our site for any commercial or business purposes, and we have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity.

## 7. Your Responsibilities

In your use of True Potential Rewards, you agree not do any of the following:

- defame, abuse, harass, threaten or otherwise violate the rights of others;
- discriminate any individual, whether on the grounds of race, sex, religion, sexuality, disability, marital, family status or other;
- publish, post, distribute or disseminate any material which is obscene, indecent or unlawful;
- conduct or forward surveys, contests or chain letters;
- upload files that contain software or other material protected by intellectual property, confidentiality or privacy rights unless you explicitly have the right to do so;
- upload files or anything to your account that contain viruses, corrupted files, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware, or any other similar harmful code or software;
- upload anything which contains a hyperlink to a third party's website without our consent;
- delete any required author attributions, legal notices or proprietary designations or labels in any file that is uploaded;
- in any way breach any applicable law, including legislation relating to the privacy of individuals (including the General Data Protection Regulation and the Data Protection Act 2018);
- circumvent or attempt to circumvent any security protection relating to True Potential Rewards, including without limitation re-registering as an True Potential Rewards customer if your use of True Potential Rewards has previously been terminated by us for breach; and
- use True Potential Rewards in ways which are unlawful or fraudulent.

You also agree to:

- keep passwords and any material you use to access True Potential Rewards secure and confidential;
- not allow any other person access to your True Potential Rewards account; and
- inform us as soon as reasonably practicable if you become aware that you are or may be in breach of your responsibilities and comply with our reasonable directions with respect to remedying the situation.

## 9. Intellectual Property Rights

All copyright, trade and service marks, design rights, database rights and other intellectual property rights and goodwill in or relating to the contents your account belong either to us or to our third-party licensors, True Potential Rewards suppliers or retailers.

You are not permitted to copy or make use of the True Potential Rewards service except to electronically copy and print in hard copy portions of your account to the extent necessary to use your account and/or purchase any product or service through True Potential Rewards.

Any alteration, modification, distribution, republication, framing or linking to True Potential Rewards or any part of it without our prior written permission is strictly prohibited.

## 10. Scope of these terms

These Terms and Conditions together with our Privacy and Cookies Policy form the entire terms between us and you for the use of True Potential Rewards including any restricted and password-protected area. We may offer personalised areas to allow you to review information and your rewards.

We may at any time amend the contents of True Potential Rewards including these Terms and Conditions for any reason. Any changes to these Terms and Conditions will be communicated to you and by continuing to use True Potential Rewards following any such change, you will signify that you agree to be bound by the revised conditions. These Terms and Conditions do not alter or vary the terms and conditions of any True Potential policy that may be purchased.

## 11. Our Contact Details

We are here to help resolve your query and you can contact us at;

Telephone: 0800 046 8007

Secure Message: via your online account

Email: support@tpinvestor.com

Post: True Potential Investor Newburn Riverside Newcastle upon Tyne NE15 8NX

Please note, all communications between yourself and us will be made in English.

## 12. What to Do if You Have a Complaint

If you have a complaint, please contact us at the following:

True Potential Investments LLP  
Newburn Riverside  
Newcastle Upon Tyne  
NE15 8NX

T: 0191 500 9172

E: [TPICompliance@tpllp.com](mailto:TPICompliance@tpllp.com)

Secure message: via your online account

Your complaint will be handled in accordance with our internal procedure and the Financial Conduct Authority (FCA) rules governing complaints. We will register your complaint on the date that We receive it and will respond within five business days of that date.

A copy of our Complaints Management Procedure is available online at [www.tpinvestor.com/complaints/](http://www.tpinvestor.com/complaints/) or can be requested via any of the above channels and will be provided free of charge.

If your complaint is not dealt with to your satisfaction the matter may be referred to the Financial Ombudsman Service at Exchange Tower, London E14 9SR

T: 0800 023 4567 or 020 7964 1000

E: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

W: [www.financial-ombudsman.org.uk/](http://www.financial-ombudsman.org.uk/)

Any such action will not affect your right to take legal action.

## 13. Transfer of Agreement

We may transfer our rights and/or obligations under these Terms and Conditions to a different company. You need our consent to transfer your rights to someone else. You may only transfer your rights or your obligations under these Terms and Conditions to another person if we agree to this in writing.

## 14. Bringing a Claim Against Us

These Terms and Conditions are governed by the law of England and Wales. The courts of England and Wales will have exclusive jurisdiction except that if you are a resident of Northern Ireland you may also bring proceedings in Northern Ireland, and if you are resident of Scotland, you may also bring proceedings in Scotland.

If any part of these Terms and Conditions is held to be unlawful for any reason, then it will be modified or deleted and will not affect the enforceability of the remaining Terms and Conditions.

## 15. Data Protection

The True Potential Group takes the privacy and security of your personal information very seriously. Our Privacy Policy sets out the basis on which any personal information we collect from you, or that you provide to us, will be processed by us. It also outlines your individual rights and how you can access this information. You can read our Privacy Policy at <https://www.tpllp.com/privacy/>

True Potential Investments hold a current and appropriate authority under the Data Protection Act 2018 to maintain and store your personal data. As such True Potential Investments will process and keep information obtained by True Potential Investments or given by you in respect of your dealings with True Potential Investments. True Potential Investments will only give out this information to people with whom True Potential Investments deal in the day to day operation of your Wrapper(s)/True Potential Investments Account(s), to people who are acting as our agents, to anyone to whom True Potential Investments transfer or may transfer our rights and duties, to you, as necessary in the general course of our business, or as required by law, court order or regulation on the understanding that the information will be kept confidential.

Otherwise True Potential Investments will keep your personal data confidential. From time to time True Potential may contact you with pertinent marketing information that may be of use to you. True Potential Investments may transfer your data/ information to other countries outside of the European Union but only on the basis that those to whom True Potential Investments pass it provide a level of protection consistent with our own requirements/standards.





true potential  
investments

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