

Tru Wealth – Rewards Terms and Conditions February 2019

- The Tru Wealth Health & Lifestyle Benefits (hereby referred to as the Rewards) are available to plan holders who have become a Vitality customer by purchasing their Vitality policy through Tru Wealth Limited.
- The Rewards are only applicable in the event the customer is a valid plan holder at the time of claiming the Reward.
- The terms and conditions of the Rewards will be assumed as accepted once the Rewards are activated by the customer.
- The Rewards are completely exclusive to Tru Wealth and have no link to either Vitality or Morton Hill Limited. Vitality or Morton Hill Limited therefore neither carry any responsibility or liability for the provision, fulfilment or ongoing management of any Tru Wealth reward.
- None of the Rewards have any alternative cash value. None of the Rewards are transferable.
- Details of the Rewards given, or any customer specific data will not be shared with any 3rd party.
- Tru Wealth accepts no responsibility or liability for any injury, loss (direct or consequential) as a result of accepting or taking the Rewards.
- Customer's statutory rights are not affected by these terms and conditions.
- Tru Wealth Limited is not liable in the event that a plan holder changes address / contact details. Tru Wealth will make reasonable efforts to contact the plan holder once the Reward is due for issue. The Reward is valid for claim by the plan holder for a period of 12 months from the date that the plan holder becomes eligible for the Reward.
- Tru Wealth intends to offer the additional Rewards for a minimum period of 12 months. However, alterations to the Rewards or terms and conditions of the Rewards may be made at any time, with a minimum notice period of 30 days. Details of any proposed changes will be reflected in the terms and conditions.
- New Rewards will be introduced from time to time. Terms of these Rewards will be listed in the Reward Terms and Conditions.
- For customers to qualify for Tru Wealth Member Benefits their monthly policy premium must exceed £35* (this includes joint policy holders whose overall policy value exceeds £35).

** subject to change in line with Vitality*

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