

# Additional Terms for Stocks and Shares ISA

## 1. General information

1.1 This Additional Terms for Stocks and Shares Individual Savings Account (ISA) (“ISA Terms”) contain additional terms and conditions to the Share Dealing Service Terms of Business of Trading 212 UK Ltd. that will apply to you, if you subscribe for a Stocks and Shares ISA. The terms of the Share Dealing Service Terms of Business shall be applied *mutatis mutandis* to following ISA Terms. In case of any inconsistencies, these ISA Terms shall take precedence over the Share Dealing Service Terms of Business.

1.2 You can only subscribe to your own Stocks and Shares ISA and all subscriptions must be made in your own name. You will at all times remain the beneficial owner of your investments that are held by Trading 212 UK Ltd.

1.3 You must not use the investments and/or cash in your Stocks and Shares ISA as security for a loan except to the extent permitted by the Individual Savings Account Regulations 1998 (“the Regulations”).

1.4 If you would like to receive annual reports and accounts, attend company annual general meetings or exercise voting rights in respect of investments held in your Stocks and Shares ISA, you should contact us.

1.5 You authorise us to disclose to HM Revenues and Customs (HMRC) all such information as required by law. We will notify you by email if, by reason of any failure to satisfy the provisions of the Regulations, your Stocks and Shares ISA becomes void.

## 2. Important information

2.1 You are subscribing for a Stocks and Shares ISA for the current tax year and every subsequent tax year in which you subscribe to the Stocks and Shares ISA.

2.2 You cannot subscribe to a Stocks and Shares ISA if you have already subscribed to any other Stocks and Shares ISA in the same tax year.

2.3 To subscribe for an ISA, you have to be a UK resident aged 18 or over.

2.4 Tax benefits of your Stocks and Shares ISA are dependent on your personal situation and are subject to change.

2.5 Any Charges collected by us from your account may reduce the tax benefits available to you.

2.6 The agreement will commence on the day we have both a valid application and receipt of your first subscription or, where you are transferring to us from another ISA manager, on the day we have both a valid transfer application form and receipt of the proceeds of transfer from your previous ISA manager.

### 3. Investing

3.1 Investments into an ISA may be by bank transfer, debit card, transfer of cash from an existing Portfolio held with us or by transfer from another ISA manager (subject to HMRC's ISA transfer rules).

3.2 The total value of contributions to be invested in any tax year will not be more than the maximum permitted to be invested in a Stocks and Shares ISA by the Regulations for that tax year.

3.3 All contributions made to your Account within each new tax year will be allocated first to your ISA until the maximum subscription or your own pre-set limit is reached for that year. Once the maximum subscription or your own pre-set limit is reached, future contributions will be allocated to the non-ISA remainder of your Account, which we call the general investment account.

3.4 If you do not invest your Stocks and Shares ISA at all during an entire tax year, you may need to make a new declaration to invest in your Stocks and Shares ISA in the following tax year.

### 4. Transfer/Withdrawal

4.1 At your request, we will transfer all or part of your ISA investments (with the associated rights and obligations) to another ISA manager, subject to HMRC's ISA transfer rules.

4.2 We will process any withdrawal or transfer request promptly and normally within the 30-day maximum period stipulated by HMRC, subject to circumstances outside our control. Should you wish the withdrawal or transfer to take place at a particular time, we will endeavour to meet this request. However, in the case of transfers, we are reliant on the receiving manager and cannot guarantee to do so.

4.3 This Stocks and Shares ISA is not a flexible Stocks and Shares ISA. Any money you pay in will count towards your ISA subscriptions for the current tax year; withdrawals are not offset against deposits when calculating subscription limits. You are only allowed to deposit up to the maximum ISA limit in a tax year.

4.4 We reserve the right to introduce an exit fee, for the any cash, portfolio or share transfer from your ISA account to a different ISA account provider. All such fees shall be available on the Trading Conditions page on our website.