Promo Code Terms

1. Applicability

1.1. These Promo Code Terms apply to new clients who have used a Promo Code or Promo Link (both defined below) provided as part of a specific Promotion to open or activate either of the following accounts:

(1) an Invest Account with T212 UK, T212 CY or T212 EU;

(2) a Stocks ISA Account with T212 UK; or

(3) a SIPP Account with T212 UK.

For the avoidance of doubt, CFD Accounts and Cash ISA Accounts offered by us are explicitly excluded from the scope of each Promotion to which these Terms apply.

1.2. The Promotion Specific Requirement(s) form an integral part of these Terms. If there is any conflict between the Promotion Specific Requirement(s) and these Terms, the Promotion Specific Requirements will take precedence.

*These Terms **will not apply** to you if you have received a free share link or a promo code by inviting a friend or vice versa. In such cases, the Trading 212 Invite a Friend Terms and Conditions will apply to you.*

2. About the Promotion

2.1. Under the relevant Promotion, if you meet the eligibility criteria below, you will qualify to receive a Reward. Details of the specific Reward available under the relevant Promotion can be found on our Website.

2.2. You will not be able to participate in the Promotion and receive a Reward if you do not comply with any provisions in these Terms and/or the Promotion Specific Requirement(s).

2.3. Our Invest Terms, ISA Terms and SIPP Terms apply in addition to these Terms, as applicable. Any capitalised words and phrases not defined in these Terms shall have the same meaning as defined in our Invest Terms, ISA Terms or SIPP Terms, as applicable. In case of any inconsistencies, these Terms shall take precedence over our Invest Terms, ISA Terms and SIPP Terms. You can find more practical information and answers to frequently asked questions in our Help Centre.

3. Eligibility

3.1. To participate in the relevant Promotion and receive a Reward, you must:

(1) Reside in an Eligible Country;

(2) Be a new Trading 212 Customer;

(3) Either:

  (a) Open an In-scope Account using a Promo Link, which can be accessed through our Website or mobile app; or

  (b) Enter a Promo Code on our Website or mobile app within ten (10) calendar days of opening an In-scope Account, or within such other timeframe outlined in the Promotion Specific Requirement(s);

(4) Deposit an amount equal to or greater than the Minimum Amount into the relevant

In-scope Account within ten (10) calendar days after opening it; and

(5) Meet the Promotion Specific Requirement(s). Details of the Promotion Specific Requirement(s) for the relevant Promotion can be found on our Website.

Please be aware that you cannot use more than one Promo Code for an In-scope Account you have activated at any time.

3.2. You will not be eligible to participate in the relevant Promotion if you are:

(1) A current or previous customer; or

(2) An employee of any entity within the Trading 212 Group.

You will not be able to participate in the relevant Promotion if you are a relative (up to the third degree) or any other associated person related to an employee of any entity within the Trading 212 Group.

4. Rewards

4.1. If you meet the eligibility criteria outlined in Clause 4 for the relevant Promotion, you will receive a Reward in the form of a Reward Share or Cash Reward. Details of the specific Reward to be awarded under the relevant Promotion can be found on our Website.

4.2. We reserve the right to modify the Reward payable or provided to prospective participants at any time.

<u>When will you receive a Reward?</u>

4.3. Subject to the provisions below, we will either: (1) pay the Cash Reward, or (2) place a Reward Share into the relevant In-scope Account within three business days of you meeting the eligibility criteria above. We reserve the right to change the payment and/or placement timeframe at our sole discretion at any time.

If you participate in a Promotion using a SIPP Account:

(1) your Reward will be paid or placed only into an Invest Account held by you with T212 UK;

(2) if you do not hold an Invest Account when you otherwise become eligible for the Reward, we will notify you that a Reward is available and your entitlement to the Reward will remain pending until you open or activate an Invest Account, subject to any applicable time limit specified in the Promotion Specific Requirement(s); and

(3) once you have opened or activated an Invest Account and met all other applicable requirements, we will pay or place the Reward into that Invest Account within three business days.

A Reward paid or placed into your Invest Account is not a contribution to your SIPP Account, will not form part of your pension and will not qualify for pension tax relief. The Reward and the Invest Account into which it is paid or placed will be subject to our Invest Terms.

Cash Rewards

4.4. The value of the Cash Reward given to eligible participants under the relevant Promotion will be shown on our Website. Such value will be a fixed sum as specified on our Website.

4.5. You will not be entitled to refuse your Cash Reward.

4.6. For UK residents, a Cash Reward paid into your Stocks ISA Account will count towards the ISA Allowance Limit.

Reward Shares

4.7. The value of the Reward Shares for eligible participants under the relevant Promotion will be shown on our Website.

4.8. If you are a UK resident and participate using an Invest Account or Stocks ISA Account, the Reward Shares will be allocated to the relevant In-scope Account where you first meet the eligibility criteria. If you participate using a SIPP Account, the Reward Shares will be allocated only to your Invest Account in accordance with Clause 4.3, regardless of the account in which you met the eligibility criteria. A Reward Share will never be allocated to your SIPP Account. If awarded to your Stocks ISA Account, please note that Reward Shares count towards your ISA Allowance Limit as outlined in our ISA Terms. You can find the latest versions of our ISA Terms here.

4.9. You may refuse a Reward Share placed into the relevant In-scope Account within twenty-four (24) hours of its placement. You can contact us via our Website. You will not be allowed to receive a new Reward Share if you refuse a Reward Share from us.

4.10. Each Reward Share may be less than one whole share, and its monetary value could range from EUR/GBP 8 up to EUR/GBP 100 (depending on the primary currency of the relevant In-scope Account, if you are eligible to participate in the relevant Promotion).

4.11. Each Reward Share has a weighted probability, meaning that a share with a higher value will be less common. You can find the value probability of Reward Shares on our FAQ page.

4.12. A Reward Share may be a fractional share.

4.13. If we are unable to place a Reward Share in the relevant In-scope Account, we reserve the right to pay you a cash equivalent of the Reward Share’s monetary value at the time of placement. This will replace your Reward Share. You will not be entitled to any additional Reward once such cash has been paid to you.

4.14. If, for any reason (e.g. conflict of interest or insider information), you are not allowed to own a specific Reward Share, you must inform us before you take part in the relevant Promotion.

Lock-up

4.15. You cannot withdraw the Reward for a period of thirty (30) calendar days after it has been placed or credited into the relevant In-scope Account you hold with us. This means that the monetary value associated with your Reward Share or cash, if a Cash Reward is paid to you, is effectively 'locked up'. The Lock-up does not apply to any other financial instruments or cash held in such account; it applies only to the relevant Reward.

ISA Allowance Limit (UK residents only)

4.16. HMRC has set a yearly limit of twenty thousand (20,000) Pound Sterling (**'ISA Allowance Limit**') for net contributions invested in Individual Savings Accounts ('**ISA**'). This ISA Allowance Limit can be divided between your Stocks ISA Account and your Cash ISA Account held with T212 UK, as well as any ISA accounts held with other UK ISA providers.

4.17. You are responsible for complying with the specified limits in the ISA Regulations and ensuring that all eligible ISA subscriptions within a given tax year do not exceed the ISA Allowance Limit in total.

Tax implications

4.18. We will not be responsible for any tax implications resulting from your participation in the relevant Promotion and any Reward placed or credited into the relevant In-scope Account.

5. Disqualification

5.1. You will be disqualified from participating in the relevant Promotion (which also means you will not be eligible to receive a Reward) if we, at our sole discretion, consider:

(1) You do not meet the eligibility criteria in Clause 3 above (including any Promotion Specific Requirement(s));

(2) Have not logged into your Trading 212 account for three consecutive months after you receive a Reward;

(3) You have closed your Trading 212 account within seven (7) calendar days of the Reward being paid or placed into the relevant In-scope Account;

(4) You have held more than one relevant In-scope Account within the Trading 212 Group as a whole (for example, by opening an Invest Account with multiple entities within the Trading 212 Group, or if you have previously held and closed an Invest Account and/or a Stocks ISA Account with any entity within the Trading 212 Group, and then opened or transferred an Invest Account or Stocks ISA Account to participate in the relevant Promotion). For the avoidance of doubt, holding both a SIPP Account and an Invest Account, including opening or activating an Invest Account to receive a Reward earned through a SIPP Account under Clause 4.3, will not by itself result in disqualification;

(5) You have used the Promo Link and/or Promo Code for any purpose other than participating in the relevant Promotion (including committing fraud or abuse);

(6) You have violated, manipulated, or failed to comply with any of these Terms, or the relevant terms applicable to your relationship with the relevant Trading 212 entity, and/or any of the applicable Legal Documents agreed to as part of our onboarding process; and/or

(7) You have done or engaged in any act that harms or damages the reputation of any entity within the Trading 212 Group and/or the Trading 212 Group as a whole.

5.2. If we suspect or discover that you have engaged in any or all of the actions mentioned in

Clause 5.1, we reserve the right to withhold the award of a Reward, reclaim any Reward previously paid to you or placed into the relevant In-scope Account under the relevant Promotion.

5.3. We will act fairly and appropriately; any decision made by us under this Clause will be at our sole discretion and will be final.

6. Important

6.1 The number of uses for a specific Promo Code and/or Promo Link in the relevant Promotion may be limited to a set amount. In such cases, a first-come, first-served basis will apply (for example, if a Promotion is limited to a maximum of 500 Promo Code/Promo Link uses, then the first 500 eligible clients will receive the relevant Reward only).

6.2. We do not provide any investment, tax, or other financial advice, nor do we offer portfolio management or any other discretionary services concerning any Promotion and Reward (including related promotional materials). Past performance of a Reward Share is not indicative of future results, and we do not guarantee its performance.

6.3. We reserve the right to suspend, extend, withdraw, or amend the relevant Promotion and these Terms at any time without prior notice to you, if necessary, including for legal, regulatory, or other reasons. When this occurs, we will post it on our Website, and such action will take effect immediately. We also reserve the right to change the Promotion Specific Requirement(s) that prospective participants must meet at any time

6.4. You are responsible for complying with the policies of any website or application where the Promo Link and/or Promo Code is displayed. You are also responsible for all costs and expenses incurred in the relevant Promotion.

6.5. Participation in the relevant Promotion does not establish any partnership, association, or joint venture between you and T212 UK, T212 CY or T212 EU, as applicable.

6.6. Under no circumstances will any entity within the Trading 212 Group be liable for any kind of liability (including for loss, damage, injury, disruption, or those caused by a third party) that affects you or your ability or inability to participate in the relevant Promotion. For example, this includes the unavailability or malfunctioning of our Website or your Trading 212 Account (which may hold your Invest Account, Stocks ISA Account and /or SIPP Account), as well as any technical failure, computer error, corruption, or loss of data information.

6.7. The governing law and venue for resolving disputes related to the relevant Promotion and these Terms will depend on which of T212 UK, T212 CY, or T212 EU is responsible for administering the Promotion.

(1) **Clients of T212 UK**: The relevant Promotion and these Terms will be governed by English law, and the courts of England and Wales have exclusive jurisdiction to settle any disputes arising from it;

(2) **Clients of T212 CY:** The relevant Promotion and these Terms will be governed by Cypriot law, and the courts of Cyprus have exclusive jurisdiction to settle any disputes arising from it; or

(3) **Clients of T212 EU:** The relevant Promotion and these Terms will be governed by German law, and the courts of Germany have exclusive jurisdiction to settle any disputes arising from it.

6.8. These Terms are published on our Website in English, and any translation is a courtesy translation only.

7. Definitions

"Eligible Country" means the country from which T212 UK, T212 CY and T212 EU accept and onboard clients, excluding Australia; In relation to a Promotion involving a SIPP Account, "Eligible Country" means the United Kingdom only;

"In-scope Account" means the relevant account listed in Clause 1.1 that you have opened or activated with T212 UK, T212 CY or T212 EU, as applicable, to which these Terms apply;

"Promo Code" means the alphanumeric code provided under the relevant Promotion that you enter on our Website and mobile app within ten (10) calendar days of opening an Invest Account or Stocks ISA Account with T212 UK, T212 CY, or T212 EU, as applicable, or a SIPP Account with T212 UK, or within such other timeframe outlined in the Promotion Specific Requirement(s);

"Promo Link" means the unique hyperlink provided under the relevant Promotion that is accessed through our Website or mobile app to open an Invest Account or Stocks ISA Account with T212 UK, T212 CY, or T212 EU, as applicable, or a SIPP Account with T212 UK;

"Promotion" means the relevant promotion advertised on our Website from time to time, to which these Terms apply. Each such promotion involves sharing the Promo Code and/or Promo Link to promote products and services offered by T212 UK, T212 CY, and T212 EU as applicable;

"**Promotion Specific Requirement(s)**" means the specific requirements relating to the relevant Promotion, the details of which are available on our Website;

"**Reward**" means either a single Reward Share or a single Cash Reward, the details of which are available on our Website in relation to the relevant Promotion;

"Reward Share" means each and any equity-based financial instrument transferred by either T212 UK, T212 CY, or T212 EU to eligible participants, or the monetary value of such an equity-based financial instrument, in cases where either T212 UK, T212 CY, or T212 EU is unable to provide the instrument;

“**Terms**” means these Promo Code Terms;

“**T212 CY**” means Trading 212 Markets Limited, a CySEC-authorised investment firm with licence number 398/21 with a registered address at 1, Ayias Fylaxeos str., 2nd floor, Office 1, 3025, Limassol, Cyprus;

“**T212 EU**” means Trading 212 EU GmbH, a BaFin-regulated investment firm with license number 10109603 with a registered address at Bahnstraße 47, 40878 Ratingen, Germany;

“**T212 UK**” means Trading 212 UK Limited, an FCA-authorised investment firm with licence number 609146, with a registered address at Aldermary House, 10-15 Queen Street, London, EC4N 1TX;

“**Trading 212 Group**” means T212 UK, T212 CY, T212 EU and all other entities within the Trading 212 group of companies; and

“**We**” means T212 UK, T212 CY and T212 EU, and references to “**us**” and “**our**” will have the same meanings.

These Terms were last updated and published on 11.08.2026. An up-to-date copy of these Terms is available on our Website.