

API Terms

1. About these API Terms and our API.

1.1. Please read these API Terms carefully before using our Application Programming Interface (“API”) through your chosen API Client (defined below), which enables you to access and use certain Services available on our Trading Platform. By generating an API Key to access our API, you agree to be bound by these terms (“API Terms”) along with our Invest, Pies & AutoInvest Terms and/or ISA Terms, as applicable. These API Terms form part of the Agreement between you and the relevant Trading 212 entity with which you hold the relevant Trading 212 product.

You cannot generate an API Key to access and use our API unless you agree to these API Terms. These API Terms will become effective from the date you accept them through our Website (in this case, our mobile application).

1.2. If there is any inconsistency between these API Terms, our Invest, our Pies & AutoInvest Terms and/or our ISA Terms, these API Terms will take priority as it relates to your access and use of our API.

1.3. Our API is currently in beta testing and may not perform as expected or meet your requirements. The final version of the API (not yet released) might have different features, functionalities, appearance, additions or removals compared to the beta version of the API.

1.4. Since the API is in beta and is an optional method to access our Trading Platform, **these API terms do not include some of the risk warnings visible in our usual Trading Platform.** By using this API in its current form, you expressly agree that this is **entirely at your own risk.**

Please refer to our Disclosure Notice for various risks associated with using our Services. However, please be aware that placing Orders through our API may carry risks of lower liquidity, higher volatility and wider spreads.

1.5. By using our API, you acknowledge and accept that you are participating in testing and agree to be fully responsible for any losses, costs, or expenses resulting from your use of the API. We do not warrant or guarantee the quality, performance, suitability, or reliability of the API (including the Services provided to you and any Service Data). We disclaim any liability of any kind for any damages resulting from or related to its use.

2. How can you access our API?

2.1. You must verify your identity using an API Key and API Secret Key to access our API. You can create: (1) an API Key through our Website; and (2) an API Secret Key through our Website.

2.2. The API Key and API Secret Key serve as a means of verifying and authenticating your identity with us. You must use both Keys provided by us when accessing our API. You must keep the Keys secure against any unauthorised access at all times.

2.3. An API Client that uses your Keys can access and operate the API to give user instructions. By doing so, you are authorising that API Client to send us user instructions on your behalf. Therefore, when using an API Client, you should always ensure that the security of the API Client or the device from which you access and use the API is adequately secure from attacks and compromise.

2.4. You are responsible for implementing necessary security measures to maintain control and adequate security of your Keys and API Client. If you have knowledge or reason to suspect that the security of your Keys or your API Client has been compromised, you must immediately notify us in writing by emailing info@trading212.com.

3. How can you use our API?

3.1. Using our API allows you to use, access, call, command, query, or request the API to perform specific actions directly, or on your behalf, in relation to the Trading 212 products

held in your overarching account with Trading 212. You are entirely responsible for all activities related to all products held with Trading 212.

3.2. The API has certain limitations, such as limits for pulling or pushing data and the currency in which an Order is executed. API functions are also limited by the available API commands.

If you have an Invest Account and/or a Stocks ISA Account:

3.3. You will have access to information relating to your Investments, Pies, your Invest Account and/or your Stocks ISA Account in read-only mode through the API.

3.4. You may also place Orders and provide Instructions to Deal for you electronically through the API. Please also note that all Orders placed via our API will be processed by Trading 212's Systematic Internaliser, as defined in our Order Execution Policy. We will endeavour to execute all eligible Instructions to Deal as soon as reasonably practicable. Our Order Execution Policy and Disclosure Notice contain details on how Orders are handled. Our Invest Terms shall apply at all times for any actions related to trading.

3.5. You might be able to use our 24/5 Trading feature for certain Investments, enabling you to buy and sell them outside of Regular Trading Hours, around the clock with no interruptions. Further details about our Trading feature are available in our Invest Terms.

Trading outside Regular Trading Hours comes with additional risks, such as lower liquidity, higher price volatility and wider spreads. Your Order may be delayed, partially executed, or not at all. Please check our Website and our Disclosure Notice for more information and an overview of the associated risks with 24/5 Trading.

4. Your Conduct.

4.1. You acknowledge that by using our API:

- a. You are fully responsible for ensuring that your use of our API complies with these API Terms, Invest Terms, ISA Terms, Pies & AutoInvest Terms and Applicable Law, all of which will apply to your use of our API, as applicable; and
- b. We are not obliged to accept or to subsequently execute or cancel, all or any part of a Transaction or any Instruction that you seek to execute or cancel through our API or

API Client(s). We will not be responsible for transmissions that are inaccurate or not received by us. We may execute any Transaction or Instruction based on the terms we have actually received.

4.2. You agree that:

- a. You are expressly prohibited from using our API for Algorithmic Trading purposes or for providing any commercial services, such as agent, brokerage, and/or asset management services, regardless of whether such services are legally authorised;
- b. You shall not act in any way other than in the normal course of business or seek to manipulate our API, including but not limited to entering into a Transaction or Instruction to Deal which may qualify as:
 - (1) Market abuse (such as insider trading or abusive use of confidential information) or any similar practices which may qualify as market abuse; Insider trading is a criminal offence for which you can be prosecuted, fined and imprisoned;
 - (2) Scalping;
 - (3) Acting in concert with a third party or similar abusive or manipulating way of using our API;
 - (4) API abuse, price manipulation, time manipulation or similar practices; and
 - (5) Exploiting errors in prices.
- c. You will take all reasonably necessary steps to ensure that you do not introduce any computer viruses, worms, malware, software bombs or similar items to our API or Trading Platform;
- d. You shall not interfere with or disrupt the API, or the servers or networks providing our API;
- e. You shall not exploit or test any vulnerability of the API or servers, nor inject any unauthorised or malicious scripts, codes, commands, queries, or requests. You represent and warrant that your API Client(s) are free of any Unauthorised Code and you agree to implement the necessary security measures to protect them from any Unauthorised Code;

- f. You shall not use the API or any Service Data in any way that could compromise the security of the Services provided through our API, the API itself, Service Data or any other data or information stored or transmitted using the Services. In addition, you shall not, and shall not attempt to:
- (1) interfere with, modify or disable any features, functionality or security controls of the Services or our API;
 - (2) defeat, avoid, bypass, remove, deactivate or otherwise circumvent any protection mechanisms for the service or our API; and/or
 - (3) reverse engineer, decompile, disassemble or derive source code, underlying ideas, algorithms, structure or organisational form from the Services or our API;
- g. You shall not replicate products or Services offered by Trading 212, including, without limitation, functions or clients on platforms, or attempt to compete with or replace the user experience of our products and Services;
- h. You may not use or access the API or a Service to monitor the availability, performance, or functionality of any part of the API, the Service Data, a third-party service or for any similar benchmarking purposes;
- i. You shall not, under any circumstances, repackage or resell the Services or any part of them, including the API or Service Data; and/or
- j. You shall not, under any circumstances, use the API, Service Data, or our Services, in any way that infringes or misappropriates any intellectual property of Trading 212 or any third party, or which violates Applicable Laws.

4.3. We reserve the right to recover any losses, damages, costs and expenses (including reasonable legal fees) incurred or suffered by us resulting from your breach of any provisions of this clause 4 and any other terms set out in these API Terms.

5. Disclaimer.

5.1. Our API and its related Services (including Service Data) are provided to you on an “as is” and “as available” basis. We do not guarantee their correctness, accuracy, completeness, or timeliness in any way. We accept no liability, nor can we be held responsible to you for any

damages resulting from your access and/or use of our API (including the provision of Services or Service Data) we provide.

5.2. To the extent permitted by law, we shall not be liable to you or any third party, whether in contract, tort (including negligence), restitution, breach of statutory duty or otherwise, for any indirect, incidental or consequential damages including, but not limited to: (1) data loss or inaccuracy; (2) loss of revenues and profits; (3) missed opportunities; (4) any amount arising directly or indirectly from your or any third party's use of, or inability to use, the API (and its related Services and Service Data), whether such use was authorised or not. This applies irrespective of whether we were advised of such damages.

5.3. Our provision of the API to you does not prevent us from:

- a. developing our own products or services, some of which may offer the same or similar functionalities as your API Client(s); and
- b. modifying the API or methods of accessing the API at our sole discretion at any time, without prior notice to you.

6. Intellectual property.

6.1. When we grant you access to our API, we provide a limited, non-exclusive, revocable, non-transferable, and non-sublicensable licence to access and use our API for testing purposes. Such access and use must strictly adhere to these API Terms. We may license certain parts of our API from third parties, and you must comply with any additional restrictions on your access and use that we may inform you of from time to time.

6.2. We provide you with access to our API solely for your personal use (and not for managing assets of a third party in any capacity) and only for testing purposes, subject to these API Terms. You may not sell, lease, or provide, directly or indirectly, any part of our API to any third party except as permitted by these API Terms.

Developing applications using our API

6.3. If you plan to develop, or are currently developing applications that use our API and are intended for use by other end-users, you must obtain our prior written consent before doing

so. Should you launch an application using our API without our consent, your access to and use of the API shall be revoked immediately, without prior notice.

Furthermore, you agree that you will not develop any applications that:

- a. are fraudulent or misleading;
- b. infringe on any third party's intellectual property rights or rights of publicity or privacy;
- c. are defamatory, trade libellous, threatening, or harassing;
- d. contain any viruses or other computer programming routines that may damage, detrimentally interfere with, secretly intercept, or expropriate any system or data;
- e. replicate or attempt to replace the essential user experience of the Services or any of our other products or Services; and/or
- f. otherwise violate any Applicable Law.

6.4. You acknowledge that all proprietary rights of the API and its components are owned by us or our third-party licensors, and are protected under copyright, trademark and other intellectual property laws and other Applicable Law.

6.5. We and our licensors will retain all intellectual property rights, title and interest in all parts of the API. You do not acquire any intellectual property rights or other rights, title or interest in or to any component of the API, except those specifically set out in these API Terms. You will protect and not infringe those proprietary rights, complying with our reasonable requests to protect our and our third-party service providers' contractual, statutory and common law rights at all times. If you become aware of any violation of our or our third-party service providers' proprietary rights in relation to the API, you will notify us in writing immediately.

6.6. The use of any high-speed or automated mass data entry system with our API will only be permitted with our prior written consent at all times. You agree that we may monitor your usage of such systems, and we may require you to comply with certain conditions regarding your use. We reserve the right to remove your access to the API through such a system at any time.

6.7. You are required to test any customised interface before deploying it in a live environment, and you will be responsible for any errors or failure in your implementation of

the interface protocol. Use of any customised interface shall be subject to our prior written consent at all times.

7. Market Data.

7.1. With respect to any Market Data or other information that we or a third-party service provider provides to you in connection with your use of our API, you agree that:

- a. We and any such provider are not responsible or liable if any such Market Data or information is inaccurate or incomplete in any respect;
- b. You will not receive real-time information on Market Data;
- c. We and any such provider are not responsible or liable for any actions that you take or do not take based on such data or information;
- d. You will use such data or information solely for the purposes set out in these API Terms;
- e. Such data or information is proprietary to us and any such provider, and you will not retransmit, redistribute, publish, disclose or display in whole or in part such data or information to third parties except as required by the Applicable Law or as agreed between us;
- f. You will use such data or information solely in compliance with the Applicable Law;
- g. We may require that you provide us with information in relation to you and your use or intended use of Market Data;
- h. We may monitor your use of our Market Data;
- i. We may require you to comply with certain conditions in relation to your use of Market Data; and
- j. We may, at our absolute discretion, remove your access to Market Data at any time.

8. Liability

8.1. Without prejudice to any other clauses of these API Terms, we will have no liability to you for any loss, costs, or expenses that you suffer as a result of:

- a. any delay or defect in or failure of the whole or any part of our API; and/or
- b. any computer viruses, worms, software bombs or similar items introduced into your computer hardware or software via our API, except where such loss, cost or expense cannot be excluded by law.

8.2. You agree and acknowledge that if there is API downtime, you will waive any claims against Trading 212 or for missed profits and/or claims that you would have executed an Order at a specific price during the downtime. You recognise that sometimes there may be technical issues or faults with our API.

8.3. You agree to hold harmless and indemnify us, our affiliates and subsidiaries, officers, directors, agents, and employees from and against any third party claim arising from or in any way related to (1) your breach of these API Terms and Invest Terms, Pies & AutoInvest Terms and ISA Terms, as applicable, (2) your use of our API, or (3) your violation of Applicable Law in connection with the use of our API.

9. How these API Terms can end.

9.1. We reserve the right, to unilaterally and with immediate effect, suspend or terminate all or any part of the API functionality, or your access to, and use of our API, to change the nature, composition or availability of our API, or to vary the limits we set on the trading you may conduct through our API. We can do this at any time, without reason or notice to you.

9.2. If your access to our API has been terminated or suspended, you must cease accessing and using our API immediately. We may independently communicate with any relevant third party, including those with whom you have shared your Keys, to inform them of the termination of your right to use our API.

10. Changes to these API Terms.

10.1. We may update these API Terms from time to time without providing you with prior notice. Updated versions of these API Terms will be posted on our Website.

10.2. You understand and agree that if you continue to access and use the API after the date on which the API Terms have been amended, we will consider your ongoing use as acceptance of the revised API Terms.

11. Definitions.

In these API Terms:

Algorithmic Trading means any kind of trading in Instruments where a computer algorithm automatically determines individual parameters of Orders, such as whether to initiate the Order, the timing of execution, price or quantity of the Order, or how to manage the Order after its submission, with limited to no human intervention;

API means an application programming interface that is provided by Trading 212;

API Client means any third-party software, application, website or system that accesses and uses the API on your behalf, and includes any part thereof;

API Key means a unique identifier used to authenticate a user, developer, or calling program to our API. This is provided by Trading 212;

API Secret Key means a secondary unique identifier used to authenticate a user, developer, or calling program to our API. This is provided by Trading 212;

Applicable Law means:

- a. the rules and guidance of a relevant regulatory authority,
- b. the rules of a relevant market or clearing house, and
- c. other applicable laws, rules and regulations as in force from time to time as applicable to these API Terms, Invest Terms, Pies & AutoInvest Terms and ISA Terms;

Keys mean both the API Key and API Secret Key;

Service Data means any data, or information within the dataset and content that is given to you through your access and use of the API;

Unauthorised Code means any malicious or invalid code, virus, Trojan horse, worm, logic bomb, software routine or hardware components designed to permit unauthorised access, to disable, erase, or otherwise harm software, hardware or data, or to perform any such actions; and

24/5 Trading is a feature that allows Clients to trade outside Regular Trading Hours, combining the Extended Hours Trading and Overnight Trading sessions. '**Regular Trading Hours**', '**Extending Hours Trading**' and '**Overnight Trading**' shall have the meanings given to them in our Invest Terms.

12. How to interpret these API Terms.

12.1. If any term is not defined in these API Terms, it will have the meaning set out in our Invest Terms, our Pies & AutoInvest Terms and/or our ISA Terms, as applicable.

12.2. Headings, capitalised letters and highlighted or bolded words and phrases are included for convenience only and shall not affect the interpretation of these API Terms.

12.3. Any words and phrases following the terms '**including**', '**include**', '**in particular**', or any similar expression shall be construed as illustrative and shall not limit the sense of the words preceding those terms.

12.4. Any reference to '**you**' and '**your**' in these API Terms shall also include your API Client.

These API Terms were last updated and published on 17.10.2025. An up-to-date copy of these API Terms is available on our Website.