

Invite a Friend Terms and Conditions

Intro

You already know the advantages of using our trading platform. Help your friends make the right choice as well by inviting them to join Trading 212. Both of you will receive reward shares! It's a win-win!

By participating in this Campaign, both You and the person You have invited (your Referral) agree to the Terms below. You can find more practical information and answers to frequently asked questions in our [Help Centre](#).

Definitions

'Referrer' or **'You'** - an existing Trading 212 Invest/ISA client to whom a promotional link is issued during the Campaign Period and who shares it with other individuals to participate in the Campaign;

'Referral' - an individual that has entered our website and has submitted their account registration form by using a Referrer's promotional link, or an individual that applied the Referrer's ID on the app or platform immediately after their account opening, meeting the qualifying criteria provided herein;

'Referrer' and **'Referral'** are collectively referred to as **'the Participants'** or separately **'Participant'**;

'Reward Shares' - each and any of the equity-based financial instruments transferred by Trading 212 to both the Referrer and the Referral and unique to each Participant, as a reward under the Campaign Terms, or the monetary value of such equity-based financial instruments where Trading 212 is unable to provide the instruments. The Reward Shares may

be less than one share, the value of which may range from a minimum of 8 EUR up to 100 EUR (which will appear in the default currency of the Participant's account);

'Selected Countries' – a list of countries subject to amendments from time to time and without prior notice. The list currently includes the following countries: United Kingdom, Ireland, Germany, the Netherlands, Austria, Luxembourg, Liechtenstein, Norway, Sweden, Denmark, Finland, Iceland, Czech Republic, France, Spain, Slovakia, Italy, Slovenia, Croatia, Greece, Portugal, Hungary, Bulgaria, Estonia, Lithuania, Latvia, Switzerland, Romania, Poland;

'Trading 212', 'Us', 'We' – Trading 212 UK Limited, an FCA authorised investment firm with licence number 609146 and Trading 212 Markets Limited, a CySEC authorised investment firm with licence number 398/21;

'Terms' – the present Invite a Friend – Terms and Conditions that set the rules applicable to the current Campaign;

'Campaign' – the current invite-a-friend promotion, intended to promote the services provided by Trading 212.

About the Campaign

Any individual – whether an active customer who has received a promotional link, or a potential customer (i.e. Referral) who is a resident of any of the Selected Countries, can participate in the present Campaign and earn Reward Shares if they abide by, and complete the requirements under these Terms. Promotional links are distributed to Referrers on a limited basis; therefore, not all active customers will receive a promotional link during the Campaign. For the avoidance of doubt, only existing Trading 212 Invest/ISA clients who have received a promotional link shall be considered eligible Participants (Referrers) for the purpose of each separate Campaign.

In the rare scenario where We experience any difficulties in providing the Participants with an equity-based financial instrument as a Reward Share, We reserve the right to provide the Participants with the monetary value of such instrument instead, which will be booked as cash on the Participant's account with Us. The monetary value shall be determined as of the date on which the reward is distributed.

The present Campaign shall be active in the following period: 25/01/2023, 00:00 AM GMT to 02/03/2023, 23:59 PM GMT (**'the Campaign Period'**). Please note that the promotional links are active in a single Campaign Period, meaning they would be issued at the beginning of a Campaign Period and expire at its end.

This Campaign is restricted to the first **five (5) Referrals per Referrer** who have successfully converted into active customers eligible to receive Reward Shares. In cases where a Referrer goes beyond this threshold, they may continue sharing their promotional link. However, only Referrals shall be entitled to receive Reward Shares. Any Referrer that goes beyond the above threshold but desires to continue being compensated for their promoting activity may become an Affiliate of Trading 212, subject to our consent.

Steps to undertake

You and your friend to receive Reward Shares, You must first share your promotional link with your friend. When your friend enters our website via your promotional link, they must register for an account with Us. Once the registration is submitted, we will consider your friend as your Referral. Your friend, now the Referral, must also:

- be submitting an Invest/ISA account registration form with Trading 212 for the first time;
- be successfully onboarded and verified by Us in accordance with our onboarding requirements;
- deposit an amount equivalent to or greater than the minimum set out in our [Trading Terms](#) (**'Minimum Deposit'**) up to 10 calendar days after submitting the account registration.

In case the promotional link did not work, or your friend registered without using your promotional link – it's not too late! Your friend may enter your Referrer ID on the app immediately after their account opening as an alternative way to participate in the Campaign.

Please note that if any Participant does not cover or partially covers a certain requirement as set in the present Terms, they shall not be eligible to receive any Reward Shares.

Reward Allocation

You shall receive the Reward Shares within 3 (three) business days after the successful completion of the steps described above, and all prerequisites have been met. This period may be extended at our sole discretion, subject to technical or other issues. If You have an Invest and ISA account with Us, the Reward Shares will be allocated to the account where a deposit was first made.

All Participants shall be free to refuse any Reward Shares within 24 hours from the receipt of the Reward Shares by contacting Us at:

<https://helpcentre.trading212.com/hc/en-us/requests/new>.

Participants can also cancel the Reward Shares at the time of their allocation. Participants shall not be entitled to new Reward Shares for any refused or cancelled ones. In case any Participant cancels the allocation of the Reward Shares unintentionally, they may contact Us to review the case. If We find that the cancellation was indeed unintentional, We shall remediate the situation at our sole discretion.

All Referrals receive the Reward Shares after they are successfully onboarded with Us and have deposited the Minimum Deposit. In cases where the Referral has both an Invest and ISA account with Us (explicitly excluding CFD Account) and is participating by registering via the promotional link, the Reward Shares shall be allocated to the account where the Minimum Deposit was made first. If the Referral is participating by applying the Referrer's ID, the Reward Shares are to be allocated to the account where the Referrer's ID was applied, regardless of where the first deposit was made.

The monetary value of the Reward Shares is subject to a 30-day withdrawal suspension period (withdrawal of the amount will not be possible during this period), which is unique for every separate Reward Share ('Lock-Up'). The Lock-Up does not affect in any way any other assets that the Participant may have. In case a Participant has sold the Reward Shares at a loss (for less than it cost at the time of allocation), only the funds acquired from the sale would be subject to the Lock-Up. If a Participant has received a monetary amount for a Reward Share, this amount shall also be subject to the Lock-Up.

Disqualification

You and your Referral shall not be entitled to receive any Reward Shares (or may have a Reward Share, or its monetary value, that has been previously allocated reclaimed by Us) if You or your Referral do any of the following, including but not limited to:

- violate, manipulate or do not abide by any of the Terms set out hereto or any other terms under the Share Dealing Terms of Business and/or the Additional Terms for Stocks and Shares ISA or any other of the Legal Documents, agreed upon onboarding, as applicable;
- not logging into their Trading 212 account for three consecutive months at any time after the Reward Shares have been received or sold by the Participant (whichever occurs the latest);
- your Referral reverses any of the steps as described above;
- your Referral immediately closes their account and/or withdraws all deposited funds after the Reward Shares have been allocated.

If We believe that You have engaged in any fraud or material abuse of this Campaign or are engaged in any activity that may harm the reputation of Trading 212, We may, at our sole discretion, take any actions We see fit in the circumstances.

Miscellaneous

1. By participating in the Campaign, both the Referrer and the Referral acknowledge and consent to abide by the present Terms.
2. Participation in the Campaign shall not constitute or be deemed to constitute any form of partnership, association or joint venture between the Participants and Trading 212.
3. We may, at our sole discretion, suspend, terminate or change these Terms without prior notice.
4. The present Terms are published on our website in English, and any translation is a courtesy translation only.
5. We cannot provide information about another Participant's account or application status due to privacy reasons.
6. Each Participant is solely responsible for any tax implications of the present Campaign. We take no responsibility for any tax related to the Reward Share.
7. If, for any reason (e.g. conflict of interest), a Participant is not allowed to own a specific share, the respective Participant is required to inform Us prior to participating in the Campaign.

8. We will process the Participants' personal data in line with our Privacy Policy, which is available on our website.
9. To be eligible for participation in the present Campaign, a Participant must comply with these Terms and any other terms that may apply to their Trading 212 account:
 - If a Participant is a customer of Trading 212 UK Limited, this Campaign and its Terms are governed by English law, and the courts of England and Wales have exclusive jurisdiction to determine any dispute relating to it;
 - If a Participant is a customer of Trading 212 Markets Limited, this Campaign and its Terms are governed by Cypriot law, and the courts of Cyprus have exclusive jurisdiction to determine any dispute relating to it.
10. Employees of Trading 212, including their relatives (up to a third degree) or any other associated persons, are not allowed to participate in the present Campaign.