

Trading 212 Card Cashback Terms

1. Introduction

These Trading 212 Card Cashback Terms (the “**Terms**”) apply to Trading 212 Invest clients who have activated their Trading 212 Card with Trading 212 Markets Ltd. (the “**Company**”, “**Trading 212**”, “**we**”, “**our**” or “**us**”) as specified in our Invest Terms and are eligible for receiving cashback payments (“**Cashback**”) pursuant to these Terms.

These Terms contain additional terms and conditions to the Invest Terms of Trading 212 that will apply to you if you are eligible to receive Cashback. You can find more practical information and answers to frequently asked questions (“**FAQs**”) about Trading 212 Cashback applicability in our [Help Center](#). The provisions of the Invest Terms shall apply *mutatis mutandis* to the following Terms. In case of any inconsistencies, these Terms shall take precedence over the Invest Terms.

All words and phrases highlighted and not defined in these Terms shall have the same meaning as defined in our Invest Terms.

2. Definitions

‘**Activated Trading 212 Card**’ means that you have agreed to Paynetics’ Cardholder Agreement and activated your Trading 212 Card via our Trading Platform;

‘**Cashback**’ means the monetary value received by you as an incentive for using the Trading 212 Card online or at Point-of-Sale terminals (POS), at Non-Excluded Merchants;

‘**Cashback Cap**’ means the maximum amount of Cashback that you can earn in a given

calendar month;

'Excluded Merchant(s)' means Merchants referred to in Clause 5 and listed on our Website;

'Invest Account' means your Trading 212 Invest account for Share Dealing Services;

'Merchant(s)' means a business or entity that accepts debit card payments from customers in exchange for goods or services;

'Non-Excluded Merchant(s)' means Merchants who are not listed on our Website as Excluded Merchants.

3. Cashback Criteria and Allocation

3.1. You can receive Cashback on your Trading 212 Card Withdrawals used for spending with Non-Excluded Merchants, subject to these Terms and our Invest Terms.

3.2. The Cashback rate is zero point five percent (0.5%) from the total value of a Trading 212 Card Withdrawals at Non-Excluded Merchant(s). It will be credited daily to your Invest Account automatically at the end of each Business Day and reflected in your Account and on your periodic Statement.

3.3. We will only pay you Cashback if the calculated amount is greater than or equal to one (1) cent (or penny, depending on the currency). If it is less than that, we will retain the amount and roll it forward until one (1) cent is accumulated and then pay it out to you.

3.4. We may, at our sole discretion, pay you a higher Cashback rate for a limited period of time. Please check our Website regularly to see if this is available.

4. Cashback Cap

4.1. The maximum amount of Cashback that you can earn in any given calendar month is capped at EUR 15. Once this limit is reached, no further Cashback will be accrued for the remainder of the month.

4.2. Any unused portion of the monthly Cashback Cap cannot be carried over to subsequent months.

5. Excluded Merchants

5.1. Trading 212 Card Withdrawals are eligible for Cashback provided that the withdrawn money is spent at Non-Excluded Merchants.

5.2. For a full and up-to-date overview of all Excluded Merchants, please refer to the [FAQ](#) page. We may change the list of Excluded Merchants, so please make sure to regularly check our Website.

6. Disqualification

You shall not be entitled to receive any Cashback, and we are allowed to revert any Cashback payment made to you in case:

- a. you violate, manipulate or do not abide by any of the Terms set out hereto or any other terms under the Invest Terms or any of the Legal Documents, agreed upon onboarding, as applicable; or
- b. if we have reasonable grounds to suspect that you have engaged in any fraud or material abuse or are engaged in any activity that may harm the reputation of Trading 212, we may, at our sole discretion, reserve the right to take any action we see fit in such circumstances.

7. Miscellaneous

7.1. To be eligible to receive Cashback, you acknowledge and consent to abide by the present Terms.

7.2. These Terms are governed by the laws of the Republic of Cyprus, and the courts of the Republic of Cyprus have exclusive jurisdiction to determine any dispute relating to it.

7.3. We may, at our sole discretion, suspend, terminate or change these Terms with thirty (30) days' prior notice. Nonetheless, we are allowed to change the Cashback rate by providing you with one (1) day's notice.

7.4. The present Terms are published on and available on our Website in English, and any translation is a courtesy translation only. For the avoidance of doubt, the English language shall prevail.

7.5. We will process your personal data in line with our Privacy Policy, which is available on our Website.

7.6. We take no responsibility for any tax obligations related to the Cashback. You are solely responsible for any tax liabilities, and if you are in doubt, you should contact the relevant tax authorities with any queries.