

# Amendments Table

## Invest Terms

Old wording	New wording
<p>9.4. You acknowledge that by default, the withdrawal of any portion of the Available Cash will be executed via the same method and to the same source as the one we originally received the funds from. There are certain situations where an exception might be made for a withdrawal to be executed to a payment method different from the one used for a deposit, but those are subject to approval by us. You will be required to provide us with all evidence requested by us that the new payment method is in your name. Notwithstanding the above, Trading 212 Card Withdrawals will always be executed via the Trading 212 Card and reflected on your Available Cash balance, (which may be shown in your Spending Pot, if activated).</p>	<p>9.4. You acknowledge that by default, the withdrawal of any portion of the Available Cash will be executed via the same method and to the same source as the one we originally received the funds from. There are certain situations where an exception might be made for a withdrawal to be executed to a payment method different from the one used for a deposit, but those are subject to approval by us. You will be required to provide us with all evidence requested by us that the new payment method is in your name. Notwithstanding the above, Trading 212 Card Withdrawals will always be executed via the Trading 212 Card and reflected on your Available Cash balance, shown in your Spending Pot.</p>

10.3.a. You will be able to submit a Payment Instruction for Trading 212 Card Withdrawals (based on the amount of Available Cash shown in your Spending Pot, if activated) by using the Trading 212 Card online, in shops, at physical or virtual Point-of-Sale terminals (POS) and at Automated teller machines (ATMs). The Payment Instructions for Trading 212 Card Withdrawals will be processed as Payment Instructions under Clause 9. You are therefore instructing us to facilitate these Trading 212 Card Withdrawals as Payment Instructions from the Available Cash in your Invest Account (which may be shown in your Spending Pot, if activated). Whenever you use your Trading 212 Card – whether it is for online purchases, in shops or ATM withdrawals – you are issuing a Payment Instruction to Trading 212 for a Trading 212 Card Withdrawal. This Payment Instruction authorises Trading 212 to deduct the specified amount from the Available Cash in your Invest Account (which may be shown in your Spending Pot, if activated) and transfer it on your behalf to your E-Money Account held with Paynetics.

You are responsible for ensuring that you have sufficient Available

10.3.a. You will be able to submit a Payment Instruction for Trading 212 Card Withdrawals (based on the amount of Available Cash shown in your Spending Pot) by using the Trading 212 Card online, in shops, at physical or virtual Point-of-Sale terminals (POS) and at Automated teller machines (ATMs). The Payment Instructions for Trading 212 Card Withdrawals will be processed as Payment Instructions under Clause 9. You are therefore instructing us to facilitate these Trading 212 Card Withdrawals as Payment Instructions from the Available Cash in your Invest Account (shown in your Spending Pot). Whenever you use your Trading 212 Card – whether it is for online purchases, in shops or ATM withdrawals – you are issuing a Payment Instruction to Trading 212 for a Trading 212 Card Withdrawal. This Payment Instruction authorises Trading 212 to deduct the specified amount from the Available Cash in your Invest Account (shown in your Spending Pot) and transfer it on your behalf to your E-Money Account held with Paynetics.

You are responsible for ensuring that you have sufficient Available Cash within your Spending Pot to cover the requested Trading 212 Card Withdrawal, otherwise the Trading 212 Card Withdrawal may fail.

<p>Cash (within your Spending Pot , if activated) to cover the requested Trading 212 Card Withdrawal, otherwise the Trading 212 Card Withdrawal may fail. If, for any reason, your E-Money Account ends up with a negative balance, you instruct us to reimburse the required amount from your Available Cash upon Paynetics' request, where we will notify you after the Trading 212 Card Withdrawal has been processed.</p>	<p>If, for any reason, your E-Money Account ends up with a negative balance, you instruct us to reimburse the required amount from your Available Cash upon Paynetics' request, where we will notify you after the Trading 212 Card Withdrawal has been processed.</p>
<p>10.4. It is only possible to use your Trading 212 Card to withdraw Available Cash from your Invest Account (or Spending Pot, if activated) or, where applicable, to receive chargebacks. Note it is not possible to use the Trading 212 Card or your E-Money Account to receive any other payments from you or any third party. In case a payment is mistakenly paid into your E-Money Account, Paynetics may reverse the relevant transaction as detailed in the Paynetics' Cardholder Agreement.</p>	<p>10.4. It is only possible to use your Trading 212 Card to withdraw Available Cash shown in your Spending Pot from your Invest Account or, where applicable, to receive chargebacks. Note it is not possible to use the Trading 212 Card or your E-Money Account to receive any other payments from you or any third party. In case a payment is mistakenly paid into your E-Money Account, Paynetics may reverse the relevant transaction as detailed in the Paynetics' Cardholder Agreement.</p>

10.5. When using our Multi-Currency Account feature, we will prioritise Trading 212 Card Withdrawals in the same currency to avoid any foreign exchange. If there is insufficient Available Cash (within your Spending Pot, if activated) in the currency of your Trading 212 Card Withdrawal, the transaction will be processed in your Primary Currency or, as a secondary option, in the currency with the highest Available Cash balance. Please note that combining Available Cash balances in different currencies for a single Trading 212 Card Withdrawal is not possible. If we cannot verify the Trading 212 Card Withdrawal due to insufficient Available Cash in your Invest Account (which may be shown in your Spending Pot, if activated) or Primary Currency (or the highest balance in another currency), the withdrawal request will not be processed.

10.5. When using our Multi-Currency Account feature, we will prioritise Trading 212 Card Withdrawals in the same currency to avoid any foreign exchange. If there is insufficient Available Cash within your Spending Pot in the currency of your Trading 212 Card Withdrawal, the transaction will be processed in your Primary Currency or, as a secondary option, in the currency with the highest Available Cash balance. Please note that combining Available Cash balances in different currencies for a single Trading 212 Card Withdrawal is not possible. If we cannot verify the Trading 212 Card Withdrawal due to insufficient Available Cash in your Invest Account (shown in your Spending Pot) or Primary Currency (or the highest balance in another currency), the withdrawal request will not be processed.

10.6. Any cashback or other promotional proceeds paid by us or Paynetics in relation to the Trading 212 Card will be credited to your Invest Account with us and shown in your Spending Pot, if activated.

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12.3. Orders executed during 24/5 Trading will be processed by Trading 212's Systematic Internaliser, as defined in our Order Execution Policy. All order types available during Regular Trading Hours will be available during 24/5 Trading. Market conditions however may differ significantly in comparison to Regular Trading Hours and you should consider the risks related to trading outside of Regular Trading Hours. Please refer to our Order Execution Policy and Disclosure Notice for more details.

12.3. Orders executed during 24/5 Trading may be processed by Trading 212's Systematic Internaliser, or as otherwise defined in our Order Execution Policy. All order types available during Regular Trading Hours will be available during 24/5 Trading. Market conditions however may differ significantly in comparison to Regular Trading Hours and you should consider the risks related to trading outside of Regular Trading Hours. Please refer to our Order Execution Policy and Disclosure Notice for more details.

Trading 212 Card Withdrawal means a withdrawal from your Available Cash (which may be shown in your Spending Pot, if activated), initiated via the Trading 212 Card and processed by Paynetics, as specified in Clause 10.3. above;

Trading 212 Card Withdrawal means a withdrawal from your Available Cash (shown in your Spending Pot), initiated via the Trading 212 Card and processed by Paynetics, as specified in Clause 10.3. above;