

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 FXFlat Bank GmbH (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](#). In case of any inconsistencies, these Terms shall take precedence over the Invest Terms.

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

2. Definitions

“**Activated Trading 212 Card**” means your Trading 212 card, provided that you have (i) agreed to Paynetics’ Cardholder Agreement and (ii) 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 (POS) terminals, to the extent these are provided by 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; and

"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%) of the total value of a Trading 212 Card Withdrawal at Non-Excluded Merchant(s). Earned Cashback will be credited 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 calculate Cashback and pay it to you on a per-transaction basis. We will pay you Cashback if that amount is greater than or equal to one (1) cent, penny, or the equivalent, depending on the currency. For each eligible transaction, we will round down the Cashback to the nearest whole cent, penny, or equivalent, depending on the currency, before paying it to you.

We will retain any fractional amounts below one (1) penny, cent or the equivalent, depending on the currency, and roll them forward until one whole unit of the respective currency (e.g. one Euro, Pound, or the equivalent, depending on the currency) is accumulated. We will then pay it 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 under these Terms, 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 for any updates.

6. Disqualification

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

- a. you violate, manipulate or do not abide by any of these Terms or any other terms under the Invest Terms or any of the Legal Documents, agreed upon onboarding, as applicable; or
- b. 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. In such cases, we may, at our sole discretion, take any action we see fit.

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 Germany, and the courts of Germany have exclusive jurisdiction to determine any dispute arising out of or in relation to them.

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. These Terms are published on and available on our Website in German, and any translation is a courtesy translation only. For the avoidance of doubt, the German 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 liability, and you should contact the relevant tax authorities or your tax advisor if you have any questions.

These Terms were last updated and published on 14.10.2025. They come into effect on 14.11.2025; before that, the previous version of these Terms applies (see [here](#)). An up-to-date copy of these Terms is available on our Website.