

# ISA Deposit Cashback Terms and Conditions

## 1. Introduction

These ISA Deposit Cashback Terms and Conditions (the “**Terms**”) apply to new ISA clients who have activated their ISA Account with Trading 212 UK Limited (the “**Company**”, “**Trading 212**”, “**we**”, “**our**” or “**us**”) before 30 April 2023 and participate in our ISA Deposit Cashback promotional campaign (the “**Campaign**”).

The Campaign shall be active in the following period: 16 March 2023, 00:00 AM GMT to 30 April 2023, 23:59 PM GMT (the “**Campaign Period**”). The Campaign applies to Deposits made between 06 April 2023, 00:00 AM GMT and 05 April 2024, 23:59 PM GMT.

These Terms contain additional terms and conditions to the ISA Terms and Invest Terms of Trading 212 that will apply to you if you participate in the Campaign. You can find more practical information and answers to frequently asked questions about the Campaign in our [Help Center](#). The provisions of the ISA Terms and Invest Terms shall be applied mutatis mutandis to the following Terms. In case of any inconsistencies, these Terms shall take precedence over the ISA Terms and Invest Terms.

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

## 2. Definitions

**'Activated ISA Account'** means an ISA Account that has successfully passed our onboarding and verification procedures and has thus been approved by Trading 212;

**'Award Date'** is the date on which the Cashback is awarded to your Trading 212 Invest Account;

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

**'ISA Allowance'** means the total maximum subscription amount, GBP 20,000, that you can deposit in your ISA Account per tax year;

**'Cashback'** means the monetary value received by you as an incentive for making a Deposit, which constitutes 1% cashback on your Deposit during the Tax Year;

**'Deposit'** means any deposited funding or transferred funds in your Activated ISA Account during the Tax Year, up to the total amount of GBP 20,000;

**'Tax Year'** means the 2023/2024 UK tax year, starting on 6 April 2023 and ending on 5 April 2024;

## 3. Eligibility Criteria

3.1. Eligible clients can participate in the present Campaign and receive one percent (1%) Cashback on their Deposit, subject to these Terms. You will be considered eligible for the Campaign if you fulfil the following conditions:

- a. You are a UK resident aged 18 or above;
- b. You are a new Activated ISA Account holder whose account is activated between 16 March 2023 and 30 April 2023; and
- c. You comply with these Terms and our ISA Terms.

As explained in Clause 5.1 below, you need to maintain or open an Invest Account to receive Cashback.

Please note that if you do not cover or partially cover a certain requirement as set in the present Terms, you shall not be eligible to participate in the Campaign.

3.2. For the avoidance of doubt, existing clients of Trading 212 who already hold an Invest and/or CFD account(s) and activate their first Activated ISA Account with us, as per Clause 3.1.(b), are eligible for this Campaign.

3.3. Eligible clients (as per Clause 3.1. and 3.2.) who have completed their application for an Activated ISA Account with Trading 212 between 16 March 2023 and 30 April 2023 and have transferred their Deposit during the Tax Year are also eligible for this Campaign.

## 4. Client Journey

4.1. Shortly after your Activated ISA Account has been activated, you will receive a notification in your Trading 212 account and an email confirming that you are eligible for 1% cashback for your Deposit during the 2023/24 Tax Year.

4.2. Before you proceed with claiming your ISA Cashback, you must agree to these Terms by selecting "*I agree*" at the "*Get your ISA Cashback*" screen. If you do not agree to these Terms, you will not be able to claim the Cashback.

**4.3. Please bear in mind that the Deposit must be deposited during the Tax Year – after 6 April 2023 and before 5 April 2024.**

## 5. Cashback allocation

5.1. If you fulfil the Eligibility Criteria, your Invest Account will be credited with Cashback. You will need to maintain or open an Invest Account in order to receive Cashback. If you do not have an active Invest Account, you will be able to receive Cashback if you open an Invest Account before 5 April 2024. We will send you a notification in your Trading 212 account, and Cashback will be awarded to your Invest Account within three (3) Business Days. In case of multiple Deposits, you will be awarded multiple Cashbacks throughout the Tax Year.

5.2. Given that the ISA Allowance is GBP 20,000 for the Tax year, the maximum amount of Cashback that you can receive for the Tax Year is GBP 200. Any Deposits exceeding the ISA Allowance will not be considered for this Campaign, and you will not receive any Cashback on them.

## 6. Cashback Lock-up Period

6.1. Each Cashback is eligible for withdrawal twelve (12) months after the respective Award Date (the '**Lock-up Period**'). Once the Lock-up Period lapses, you can choose to either keep the Cashback in your Invest Account or withdraw it.

6.2. The Lock-up Period applies only to withdrawals of the Cashback. During the Lock-up Period, you are allowed to freely use it as Free Funds and place Orders in line with our Invest Terms.

6.3. For any withdrawals, you are obliged to use only a bank account, card or another type of account belonging to you. The applicable clauses of our Invest Terms governing withdrawal of funds shall apply.

## 7. Disqualification

You shall not be entitled to receive any Cashback if you do any of the following:

- a. violate, manipulate or do not abide by any of the Terms set out hereto or any other terms under the Invest Terms and ISA Terms or any of the Legal Documents, agreed upon onboarding, as applicable;
- b. if we have reasonable grounds to suspect 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, reserve the right to take any action we see fit in the circumstances.

## 8. Miscellaneous

8.1. By participating in the Campaign, you acknowledge and consent to abide by the present Terms.

8.2. 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.

8.3. Participation in the Campaign shall not constitute or be deemed to constitute any form of partnership, association or joint venture between you and Trading 212.

8.4. We may, at our sole discretion, suspend, terminate or change these Terms with thirty (30) days prior notice.

8.5. The present Terms are published on and available on our Website in English, and any translation is a courtesy translation only.

8.6. We will process your personal data in line with our Privacy Policy, which is available on our Website. For the avoidance of doubt, the English language shall prevail.

8.7. We cannot provide information about another Campaign participant's account or application status due to our data protection obligations.

8.8. You are solely responsible for any tax implications of the present Campaign. We take no responsibility for any tax related to the Cashback.

8.9. 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.

8.10. If, for any reason (e.g. conflict of interest), you are not allowed to receive Cashback, you are required to inform us prior to participating in the Campaign.