

Terms and Conditions for MTTM Free Management Fee 2021 Offer

Our Money to the Masses promotion, which was due to end on 31 December 2020, has been extended to 31 December 2021.

1. Any capitalised terms used, but not defined, in these terms have the meaning given to them in the [Moneyfarm Client Agreement & Terms and Conditions for Business](#) (the **Terms of Business**) and reference to the Terms of Business below shall be construed accordingly. Except as may be varied below in relation to the “MTTM Free Management Fee 2021 offer” (the **Offer**), the Terms apply to this offer.
2. Subject to the terms set out below, the Offer will be available:
 - a. to customers who invest or transfer £5,000 or more into a Moneyfarm ISA or General Investment Account by 31 December 2021, who shall receive a promotional rate of 0% management fees on their Moneyfarm investments for 6 months;
 - b. to customers who invest or transfer £15,000 or more into a Moneyfarm ISA or General Investment Account by 31 December 2021, who shall receive a promotional rate of 0% management fees on their Moneyfarm investments for 1 year.
3. For the avoidance of doubt, the Offer will only be open and only accepts contributions or ISA transfers from 1 January 2021 to 31 December 2021 (the **Offer Period**).
4. The Offer should not form the basis of any decision to invest.

Conditions of Eligibility

5. In order to qualify for the “MTTM Fee Management Fee 2021” offer, the following conditions must be met:
 - (a) you must hold a live Moneyfarm Account;
 - (b) you must have opened and funded or implemented an ISA transfer to your Moneyfarm account between 1 January and 31 December 2021;

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- (c) you must have invested between £5,000 to £15,000 to your Moneyfarm account or Moneyfarm must have received your transfer request by 31 December 2021;
- (d) customers must apply the promotion code MTTM21_ISA in the sign-up process to be eligible for the Offer. If you are unsure of your eligibility for the promo, please contact 0203 7456991.
- (e) the promotional period begins on 1 January 2021 and any deposits or transfers before this date will not be taken into account for the purpose of this offer;
- (f) your funds must remain invested for the full duration of the promotion;
- (g) only customers that are investing with Moneyfarm for the first time are eligible for this offer.

If the conditions set out in paragraph 5 above are met you are eligible for the promotion.

Other Terms and Conditions

1. The offer will close at 17.00 on 31 December 2020.
2. This offer cannot be used in conjunction with any other offer.
3. The Offer will be applied at the start of the month after the first deposit and will show in the next month's billing, including where ISA transfers are still in progress. The Offer will be applied on your investments across all Moneyfarm ISA and General Investment Accounts within an account. We will inform you in due course if any delay occurs for whatsoever reason.

General

4. Moneyfarm employees, contractors and members of their households are not eligible to participate in this offer.
5. Moneyfarm reserves the right to amend, withdraw or restrict this offer at any time and at its sole discretion upon 3 days notification.
6. These terms (including non-contractual disputes or claims) are subject to English law and the exclusive jurisdiction of the English courts.

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You will still be subject to the underlying fund fee and impact of market spread as this is not charged by Moneyfarm. Moneyfarm always pays the dealing fees on behalf of our investors.

As with all investing, your capital is at risk. The value of your investment can fall as well as rise and you may get back less than you invest. Eligibility to invest in a ISA or General Investment Account depends upon your circumstances. Tax rules may change in the future. If you are unsure, please seek independent financial advice.

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