

Terms and Conditions for MTTM Offer

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 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 £500 or more into a Moneyfarm ISA or General Investment Account by 30 April 2022, 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 2022 to 30 April 2022 (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 Offer”, the following conditions must be met:
 - (a) you must hold a live Moneyfarm Account;
 - (b) you must have opened and funded or implemented a transfer to your Moneyfarm account between 1 January and 30 April 2022;

- (c) you must have invested at least £500 in your Moneyfarm account or Moneyfarm must have received your transfer request by 30 April 2022;
- (d) customers must apply the promotion code MTTM22_1YEAR in the sign-up process to be eligible for the Offer.
- (e) the promotional period begins on 1 January 2022 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 and were not Wealthsimple customers 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 30 April 2022.
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.

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 an 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.