

Moneyfarm Welcome Cashback Offer - March 2022

Terms & Conditions

1. Any capitalized terms used, but not defined, in these terms (the “**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.
2. Except as may be varied below in relation to the “Moneyfarm Cash to ISA Cashback Offer” (the “**Offer**”), the Terms apply to this Offer.
3. For the avoidance of doubt, the Offer is available only from 24/02/2022 to 30/04/2022 (the “**Offer Period**”).
4. The Offer consists of a tiered cashback starting from a minimum £5,000 actually invested by the new Moneyfarm clients (the “**Cashback**”).
5. The Offer is open exclusively only to new Moneyfarm clients who are tax residents of Great Britain and Northern Ireland.
6. This Offer is not open to any Wealthsimple customers.
7. The Offer should not form the basis of any decision to invest.

Conditions of eligibility

8. In order to qualify for the Offer, the following conditions must be met:
 - A. You must be either **a new client or a customer with an active account** that has not been funded yet;
 - B. You must deposit or transfer the **minimum amount required** in order to receive the cashback amount applicable to the relevant tier. The investment must be done by **30 April 2022 at 23:59h**.

The **Cashback Tiers** are:

- Deposit and invest £5,000 for a £50 cashback
 - Deposit and invest £10,000 for a £100 cashback
 - Deposit and invest £20,000 for a £200 cashback
 - Deposit and invest £50,000 for a £400 cashback
- C. You are also eligible for the promotion if you deposit cash for the amount

described in the cashback Tiers in point B, and invest over a period of 12 months.

- D. You can deposit one or several times during the Offer period. If you deposit several times, we will take into account the whole amount deposited over the Offer period in order to determine the cashback tier and the applicable cash back amount.
 - E. Only one Cashback can be applied for in the Offer Period.
 - F. **For new customers**, to take advantage of the Offer, you must open and fund a Moneyfarm account through the dedicated link available on the promotional Moneyfarm landing page;
 - G. For **existing customers with an open but not funded account**, to qualify for the offer you must receive an email, a push notification or a promotional message in your Moneyfarm dashboard. The promotional offer will contain a dedicated link. You must click on the dedicated promotion link in order to be successfully tracked by Moneyfarm.
 - H. The Offer covers deposits and transfers to the existing Moneyfarm accounts from accounts that are held by different providers, under the following conditions: (i) we must receive your request to transfer the account by 30 April 2022 by 23:59h; (ii) we do not have to have received the invested amount into your Moneyfarm account by 30 April 2022 by 23:59h.
 - I. Your deposit must remain invested for two (2) years from the date of actual investment in a Moneyfarm account.
9. Failure to comply with the above conditions outlined in the above paragraph 8 will result in your Cashback being declined.

Cashback conditions of payout

- 10. Only one Cashback per person is available. If abuse of these Terms is discovered, then it can disqualify eligibility to receive the Cashback.
- 11. When calculating the deposited amount in order to determine the right cashback tier, we will take in consideration only the **net deposits**. This means that any withdrawal(s) you will make during the offer period will be taken into account and deducted from the overall deposited amount.
- 12. The Cashback will be credited to your Moneyfarm account six (6) months after the actual investment. However, there may be occasions where it takes longer to process the Cashback payment. Should it be the case, Moneyfarm will not be liable for any (direct or indirect) loss caused by a delayed or missed Cashback

payment.

13. The Cashback, once received, will be put into the customer's "available cash" of their Moneyfarm account, where it can then be invested or withdrawn. However, the total amount deposited - in accordance with the above paragraph 8 point G above - must remain invested in the account for two (2) years from the date of actual investment in a Moneyfarm account. Unless the customer is drawing down from his investment, where the Cashback amount must remain.
14. If you have deposited cash but chose to not invest it immediately, we will encourage you to do so with your long-term investment goals in mind. If you withdraw the cash without investing it, you must return the Cashback amount.
15. Failure to comply with the above paragraph 12 will result in the equivalent Cashback payment being declined or Moneyfarm will claim this back from any withdrawal attempts made within the two (2) years period.
16. A Cashback payment does not represent a commitment to make further payments in the future.
17. The Offer is subject to, and contingent upon, your compliance with this Term and the Terms of Business. In addition to any other rights and remedies we may have, any breach or suspected breach of this Term and/or the Terms of Business will entitle us not to pay the Cashback and without prior written notice, and/or reclaim payments previously paid or discount applied pursuant to this Term.
18. Moneyfarm reserves the right to decline to open an account (as applicable) at its sole discretion and without giving any reason for doing so.
19. Clients eligible for the Cashback shall not be entitled to any other rebate offered by us, regardless of the eligibility requirements of such other rebate offer with the exception of the offers linked to the Invite a Friend programme, which can be combined with this Offer.
20. This Offer must only be used for personal and non-commercial purposes.
21. Moneyfarm will not be liable to you in relation to the Offer (including for any losses arising as a result of the use of the Offer) and the provisions of clause 22 of the Terms of Business shall apply to the Offer as if set out here in full.
22. Moneyfarm retains the right to withdraw or amend the Cashback at any time, without prior notice and at its sole discretion.
23. All queries concerning this Offer must be referred to Moneyfarm.

Other terms and conditions

24. The Offer will close at 23:59 on 30/04/2022.
25. This Offer cannot be used in conjunction with any other offer with the exception of the offers linked to the Invite a Friend programme, which can be combined with this Offer.

General

26. Moneyfarm employees, contractors and members of their households are not eligible to participate in this Offer.
27. Moneyfarm reserves the right to amend, withdraw or restrict this Offer at any time and at its sole discretion upon three (3) days notification.
28. This Term (including non-contractual disputes or claims) is subject to English law and the exclusive jurisdiction of the English courts.
29. 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.
30. 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.