

Moneyfarm Cashback Offer 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 Cashback Offer”(the “**Offer**”), the Terms apply to this Offer.
3. For the avoidance of doubt, the Offer is available only from 26/02/2022 to 30/06/2022 (the “**Offer Period**”).
4. The Offer consists of a £200 cashback on a minimum £5,000 actually invested by the new Moneyfarm clients (the “**Cashback**”).
5. The Offer is open exclusively only to the first five hundred (500) new Moneyfarm clients who are tax residents of the United Kingdom 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 a new client of Moneyfarm registered on the Moneyfarm platform;
 - B. You must have either opened and funded or have initiated a transfer to your Moneyfarm account during the Offer Period and you must deposit and invest or initiate a transfer to a Moneyfarm plan of at least £5,000.
 - C. Only one Cashback can be applied for in the Offer Period.

D. To take advantage of the Offer, you must open and fund a Moneyfarm plan through the dedicated link available on the Moneyfarm landing page;

E. Your deposit must remain invested for two (2) years from the date of actual investment in a Moneyfarm plan.

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 this Terms is discovered, then it can disqualify eligibility to receive the Cashback.

11. The Cashback will be credited to your account opened at Moneyfarm six (6) months after the actual investment in a Moneyfarm plan. 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.

12. 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 8G above - must remain invested in the account for two (2) years from the date of actual investment in a Moneyfarm plan. Unless the customer is drawing down from his investment, where the Cashback amount must remain.

13. 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.

14. A Cashback payment does not represent a commitment to make further payments in the future.

15. The Offer is subject to, and contingent upon, your compliance with this Terms and the Terms of Business. In addition to any other rights and remedies we may have, any breach or suspected breach of this Terms 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 Terms.

16. Moneyfarm reserves the right to decline to open an account (as applicable) at its sole discretion and without giving any reason for doing so.

17. 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.

18. This Offer must only be used for personal and non-commercial purposes.
19. 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.
20. Moneyfarm retains the right to withdraw or amend the Cashback at any time, without prior notice and at its sole discretion.
21. All queries concerning this Offer must be referred to Moneyfarm.

Other terms and conditions

22. The Offer will close at 17:00 on 30/06/2022.
23. 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

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