

Terms and conditions for Moneyfarm July 2022 Transfer promotion offer

1. Except as may be varied below in relation to the “*July 2022 Transfer promo*” offer (the “**Offer**”), the Terms apply to this offer.
2. For the avoidance of doubt, the Offer will only be available to customers submitting a transfer between **18 July 2022** and **31 July 2022** (the “**Offer Period**”).
3. The Offer will be available to Moneyfarm’s UK clients only.
4. The Offer should not form the basis of any decision to invest.

Conditions of eligibility

5. In order to qualify for the Offer, the following conditions must be met:
 - A. You must request at least one transfer to our management in order to receive the cashback amount applicable to the relevant tier. The transfer requests must be submitted between the **18 July 2022 at 00:00h** and the **31 July 2022 at 23:59h**.
 - B. The transfer request must be completed successfully by the **30 August 2022**. Eligible Transfers still pending beyond that date will be managed case by case.

The **Reward Tiers** are:

- Transfer from £5,000 to £9,999 for £50 cashback
- Transfer from £10,000 to £19,999 for £100 cashback
- Transfer from £20,000 to £49,999 for a £300 cashback
- Transfer from £50,000 to £99,999 for a £600 cashback
- Transfer and invest £100,000 or more for £1,200 cashback

- C. You can request more than one transfer during the Offer period. If you do it, we will take into account the whole amount transferred over the Offer period in order to determine the cashback tier and the applicable reward.
 - D. Only one reward tier can be applied during the Offer period.
 - E. To qualify for the offer you must receive an email, a push notification or a promotional message in your Moneyfarm dashboard regarding the Offer.
 - F. The Offer covers 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 by 31 July 2022 by 23:59h**;
6. Failure to comply with the above conditions outlined in paragraph 5 will result in your cashback being declined.

Cashback conditions of payout

- 7. During the Offer period you can qualify only for one reward tier depending on the amount transferred and invested with Moneyfarm.
- 8. The reward will be credited to your Account after **30th of August 2022**. However, there may be occasions where it takes longer to process the cashback payment. Moneyfarm will not be liable for any (direct or indirect) loss caused by a delayed or missed reward.
- 9. The cashback reward, once received, will be visible on your dashboard in the customer's 'available cash', where it can then be invested or withdrawn. However, the **investment qualifying for the promotion must remain invested in the account for 12 months**.
- 10. If you withdraw or transfer out before the payment of the Offer, you will automatically be excluded from the promotion.
- 11. Failure to keep the minimum investment amount that qualifies you for the reward for 12 months, will result in the equivalent amount of the cashback you received to be

withdrawn by Moneyfarm from your account. The withdrawal will happen either by disinvesting some or all of your assets or taking some or all of your available cash. Disinvesting will be the last resort action, when we can not proceed otherwise.

12. A cashback payment does not represent a commitment to make further payments in the future.
13. The Offer is subject to, and contingent upon, your compliance with these Terms and the Moneyfarm's Terms of Business available on the website. In addition to any other rights and remedies we may have, any breach or suspected breach of these 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 pursuant to these terms.
14. Moneyfarm reserves the right to decline to open an Account (as applicable) at its sole discretion and without giving any reason for doing so.
15. 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.
16. This Offer must only be used for personal and non-commercial purposes.
17. 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. We do not accept responsibility for any loss, damages or costs you may incur as a result of any cause beyond our reasonable control.
18. Moneyfarm retains the right to withdraw or amend the cashback at any time, without prior notice and at its sole discretion.
19. All queries concerning this Offer must be referred to Moneyfarm at the email address: hello@moneyfarm.com

Other terms and conditions

20. The Offer will close at 23:59 on **30 July 2022**.

General

21. Moneyfarm employees, contractors and members of their households are not eligible to participate in this offer.
22. These terms (including non-contractual disputes or claims) are subject to English law and the exclusive jurisdiction of the English courts.

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 depends upon your circumstances. Tax rules may change in the future. If you need help with ISAs, seek independent financial advice.

MFM INVESTMENT LTD