

Welcome cashback offer 2023

Terms and 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 “Welcome cashback offer 2023” (the “Offer”), the Terms apply to this Offer.
3. For the avoidance of doubt, the Offer is available only from 20/02/2023 to 30/04/2023 (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. The Offer should not form the basis of any decision to invest.

Conditions of Eligibility

In order to qualify for the Offer, the following conditions must be met:

7. You must be either a new client or a customer with an active account that has not been funded yet.
8. 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 2023 at 23:59.
9. The Cashback Tiers are:
 - a. Deposit and invest £5,000 for a £100 cashback
 - b. Deposit and invest £10,000 for a £200 cashback
 - c. Deposit and invest £20,000 for a £500 cashback
 - d. Deposit and invest £50,000 for a £750 cashback
10. 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 cashback amount.
11. Only one Cashback can be applied for in the Offer Period.
12. Any customer coming from Etoro through the dedicated affiliation programme will not qualify for any Moneyfarm offers.
13. 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;

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Registered office: 90-92 Pentonville Road, London N1 9HS | Registered in England and Wales Company No. 9088155 | Telephone number: +44 (0)20 3745 6991 | VAT No. 193149785. Authorised and regulated by the Financial Conduct Authority as an Investment Advisor and Investment Management Company - Authorisation no. 629539

By making an investment, your capital is at risk. The value of your Moneyfarm investment depends on market fluctuations outside of our control and you may get back less than you invest. Past performance is no indicator of future performance.

14. 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.
15. The Offer covers deposits and transfers to the existing Moneyfarm accounts from accounts that are held by different providers, under the following conditions:
 - a. we must receive your request to transfer the account by 30 April 2023 by 23:59h;
 - b. we do not have to have received the invested amount into your Moneyfarm account by 30 April 2023 by 23:59h.
16. Your deposit must remain invested for at least 2 years from the date the cash you added to your Moneyfarm account was invested .
17. Failure to comply with the above conditions outlined here above will result in your Cashback being declined.

Cashback conditions of payout

18. Only one Cashback per person is available. If abuse of these Terms is discovered, then it can disqualify eligibility to receive the Cashback.
19. 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.
20. The cashback will be credited to your Account on the 31st of May 2023. 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 cashback payment.
21. On the 22nd we will inform all customers who were deemed eligible for the offer via email. If you think you are entitled to the cashback and you did not receive our confirmation, you should contact us before the 30th of May 2023.
22. 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 15 above - must remain invested in the account for 2 years from the date of actual investment in a Moneyfarm account.
23. Failure to comply with the above paragraph 19 will result in the equivalent Cashback payment being declined or Moneyfarm will claim this back from any withdrawal attempts made within the 2 years period.
24. A Cashback payment does not represent a commitment to make further payments in the future.

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25. 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.
26. Moneyfarm reserves the right to decline to open an account (as applicable) at its sole discretion and without giving any reason for doing so.
27. 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.
28. This Offer must only be used for personal and non-commercial purposes.
29. 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 29 of the Terms of Business shall apply to the Offer as if set out here in full.
30. Moneyfarm retains the right to withdraw or amend the Cashback at any time, without prior notice and at its sole discretion.
31. All queries concerning this Offer must be referred to Moneyfarm.

General

32. Moneyfarm employees, contractors and members of their households are not eligible to participate in this Offer.
33. Moneyfarm reserves the right to amend, withdraw or restrict this Offer at any time and at its sole discretion upon 3 days notification.
34. This Term (including non-contractual disputes or claims) is subject to English law and the exclusive jurisdiction of the English courts.
35. 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.
36. 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.

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