

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 new customers who invest or transfer £500 or more into a Moneyfarm Account, who shall receive a promotional rate of 0% management fees on their Moneyfarm investments for 12 months. You must deposit or transfer the minimum qualifying amount required in order to receive the cashback amount applicable to the relevant tier.
 - b. In order to be eligible for the Offer you must register your interest via the dedicated landing page and open a new portfolio by 31st of December 2024 23:59.(6 months additional time will be given to transfers that are initiated within the registration period)
 - c. 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.
3. For the avoidance of doubt, the Offer will only be open and only accepts contributions or Pension transfers from 1 January 2024 to 31 December 2024 (the **Offer Period**). (6 months additional time will be given to transfers that are initiated within 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) only customers that are investing with Moneyfarm for the first time are eligible for this offer.
 - (b) you must have opened and registered interest or implemented a transfer to your Moneyfarm account between 1st January and 31

December 2024 (6 months additional time will be given to transfers that are initiated within the registration period)

- (c) you must have invested at least £500 in your Moneyfarm account
- (d) customers must apply the promotion code **MTTM_24_1YEAR**
- (e) in the sign-up process to be eligible for the Offer;
- (f) the promotional period begins on 1st January 2024 and any deposits or transfers before this date will not be taken into account for the purpose of this offer;
- (g) your funds must remain invested for the full duration of the promotion;

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 on 31st December 2024
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 Pension transfers are still in progress. The Offer will be applied on your investments across all Moneyfarm pension Accounts. We will inform you in due course if any delay occurs for whatsoever reason.

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 3 days notification.
3. These terms (including non-contractual disputes or claims) are subject to English law and the exclusive jurisdiction of the English courts.
4. 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.

As with all investing, your capital is at risk. The value of your portfolio with Moneyfarm can go down as well as up and you may get back less than you invest. A pension may not be right for everyone. Tax treatment depends on your individual circumstances and may be subject to change in the future. If you are unsure if a pension is right for you, please seek financial advice.

