

# Moneyfarm Cash ISA +0.37% Rate Boost

## Terms & Conditions (February 2025)

### 1. Introduction

By signing up to Moneyfarm, you may be eligible for a boosted interest rate on your Moneyfarm Cash ISA Account (the “Boosted Rate Promotion”).

Any capitalised 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.

By participating in this Boosted Rate Promotion, you acknowledge that you have read, understood, and agree to be legally bound by these Terms. These Terms are in addition to, and not in lieu of, the Terms of Business.

If any provision of these Terms conflicts with the Terms of Business, the Terms of Business shall prevail.

The Boosted Rate Promotion is exclusively available to participants who meet the eligibility criteria outlined below.

### 2. Offer at a glance

- Sign up for Moneyfarm.
- Open a Moneyfarm Cash ISA and deposit a minimum of £500.
- Receive a 0.37% AER boost on top of your standard Moneyfarm Cash ISA rate for 12 months.
- For full details on how our rates work, visit [Moneyfarm Cash ISA](#).

### 3. Eligibility

To qualify for the Boosted Rate Promotion, you must:

- Be a new Moneyfarm customer, defined as someone who has never previously held a funded portfolio of any type with Moneyfarm.
- Open a Moneyfarm Cash ISA and deposit at least £500 starting from 11/02/2025 and no later than 30/06/2025.

### 4. How to qualify

- Open a Moneyfarm Cash ISA portfolio between 11/02/2025 and 30/06/2025.

- Keep a deposit of at least £500 for 12 months from the date of the deposit.
- Do not make more than three withdrawals in 12 months.

## 5. How and when you'll receive the Boosted Rate

- The boosted rate will be automatically applied once eligibility criteria are met.
- The 0.32% boost applies on top of your Moneyfarm Cash ISA's existing AER for 12 months.
- If the underlying AER of the Moneyfarm Cash ISA changes during the 12-month period, your total rate will adjust accordingly.
- The boosted rate is calculated daily on the balance of your Moneyfarm Cash ISA.
- The interest accrued from the boosted rate will be disbursed in a lump sum no later than the month following the anniversary of your first deposit.
- If your balance falls below £500 at any time during the 12-month period or you make more than three withdrawals, the boosted rate will be forfeited.

## 6. After the promotion ends

At the end of the 12-month period, the boosted rate will expire, and your Moneyfarm Cash ISA will revert to the prevailing standard rate.

## 7. Abuse of the promotion

Moneyfarm reserves the right to:

- Disqualify any participant suspected of abusing or attempting to manipulate the promotion.
- Refuse to apply the boost if any fraudulent, deceptive, or unreasonable behaviour is detected.

## 8. General Terms

- You must be over 18 and a UK resident to participate.
- The promotion is subject to Moneyfarm's general account eligibility requirements.
- This promotion cannot be combined with other Moneyfarm promotions or referral offers in the context of the Moneyfarm Cash ISA.
- We reserve the right to cancel the Boosted Rate Promotion at any time, renew it at a different rate/amount, or otherwise modify the Boosted Rate Promotion due to regulatory or legal requirements or as otherwise determined at our sole and exclusive discretion.
- By continuing to participate in the Boosted Rate Promotion after we have posted a modification or have provided you with notice of a modification, you are indicating that you agree to be bound by the modified Boosted Rate Promotion.
- By participating in this promotion, you confirm that you have read and agree to these terms and conditions.
- Moneyfarm will not be liable for any direct or indirect loss caused by delays in the boosted rate payment.

- By participating in this Boosted Rate Promotion, customers agree to abide by these terms and acknowledge that all investing carries risks, including potential capital loss.
- These terms are governed by English law. Disputes will be subject to the exclusive jurisdiction of the English courts.
- As with all investing, your capital is at risk. The value of your portfolio with Moneyfarm can go down or up, and you may get back less than you invested.
- You will be solely responsible for all applicable taxes related to the Boosted Rate Promotion. Notwithstanding the above, you agree that we may withhold and deduct any taxes due under applicable laws and regulations that may arise from the Boosted Rate Promotion. Moneyfarm is not a tax advisor, and you should consult with a tax advisor to determine the tax consequences through the Boosted Rate Promotion.

## 9. Disclaimers And Risk Warnings

- The boosted interest rate is calculated in accordance with the information recorded in our systems. Such calculations will be conclusive evidence of the boosted interest rate due to you, will be binding on you, and you shall not have the right to appeal and/or disagree with respect thereto.
- You should not take any financial action based on the notion of receiving the boosted interest rate or any future or similar payment. You are fully responsible for and bound by any and all transactions you execute. Any and all such transactions will be opened solely based on your knowledge and judgment.
- The Boosted Rate Promotion is not designed to alter or modify your risk preference or encourage you to trade in a manner inconsistent with your trading strategies and risk appetite. You expressly acknowledge that the boosted interest rate shall not be deemed and shall not constitute a solicitation on behalf of Moneyfarm for your engagement in transactions in financial products. We make no, and hereby disclaim, any and all representations or warranties of any kind which may be construed as investment advice or a recommendation or promotion of any transaction or other financial product or trading or investment strategy.
- Moneyfarm reserves the right to decline any application or indication to participate in the Boosted Rate Promotion at its sole discretion, without the need to provide any justification or explain the reasons for such a decline.