

Sweatcoin Cash ISA Cashback Offer 2025

Terms and Conditions

1. Any capitalised terms used but not defined in these terms (the "Terms") have the meaning assigned to them in the *Moneyfarm Client Agreement & Terms and Conditions for Business* (the "Terms of Business"). References to the Terms of Business below shall be construed accordingly.
2. Except as expressly varied herein, the Terms of Business apply to this "Sweatcoin Cashback Offer 2025" (the "Offer").
3. The Offer is available exclusively to:
 - a. New Moneyfarm clients who register after 1st July 2025.
 - b. Existing clients with an active, unfunded account who are tax residents of Great Britain and Northern Ireland. Please see below for further eligibility criteria.
4. The Offer provides tiered cashback rewards based on a minimum investment of £500 by new clients (the "Cashback", see tiers below).
5. This Offer applies solely to *Cash ISA* and does not extend to *Share Investing products* or other managed portfolios such as *ISA*, *JISA*, *SIPP* or *GIA*.
6. The Offer is not intended to influence your decision to invest.

Conditions of Eligibility

7. To qualify for the Offer, the following conditions must be met:
 - a. **New Clients:** You must sign up via the dedicated landing page and open a new Cash ISA portfolio by 23:59 on 30th August 2025.
 - b. This offer is only available for the first 150 customers
8. In all cases:
 - a. Your qualifying deposit must be initiated between 1st July, 2025, and 30th September, 2025.
 - b. If a Cash ISA transfer takes longer, you may request a 3-month extension
9. The Cashback offer is as follows:
 - a. Deposit and invest at least £500 into a Moneyfarm Cash ISA for a £25 cashback
10. Only one cashback reward is available per client during the Offer Period. In case you qualify for future promotions within the same period, you will only be eligible for one offer, with the highest applicable cashback amount.

11. Before transferring from another provider, consider factors such as losing important benefits, exit penalties, or higher fees. Visit our *Transfer Considerations* page for more details.
12. The deposited amount must remain invested until 31st July 2026. Failure to comply will result in your cashback being declined or withdrawn.

Cashback Conditions of Payout

13. Only one Cashback per client. Any abuse of these Terms will result in disqualification and potential claims for damages.
14. Only net deposits will be considered (i.e., any withdrawals made during the Offer period will be deducted from the total).
15. Cashback will be credited to your account by 31st October 2025. However, delays may occur, and Moneyfarm is not liable for any direct or indirect losses resulting from such delays.
16. Cashback will be credited to the "available cash" section of your Moneyfarm account and can be withdrawn or reinvested. However, the total amount deposited must remain invested until 31st July 2026. Otherwise, Moneyfarm may reclaim the Cashback by deducting it from any withdrawal requests within the one-year period.
17. This Offer does not represent a commitment for further payments.
18. Moneyfarm reserves the right to decline account openings at its discretion, without providing reasons.
19. Clients eligible for the Cashback cannot claim other rebates from Moneyfarm, with the exception of the referral programme, which can be combined with this Offer.
20. This Offer is for personal, non-commercial use only.
21. For any queries regarding the Offer, please contact Moneyfarm.

General

22. Moneyfarm employees, contractors, and their household members are not eligible for this Offer.
23. Moneyfarm reserves the right to amend, withdraw, or restrict this Offer at any time, with 3 days' notice.
24. The Offer is open only to new clients or clients with an unfunded account who are tax residents of Great Britain and Northern Ireland.

25. These Terms (including any non-contractual disputes or claims) are governed by English law and subject to the exclusive jurisdiction of the English courts.
26. As with all investing, your capital is at risk. The value of your Moneyfarm portfolio may go down as well as up, and you may get back less than you invest. Tax treatment depends on individual circumstances and may change in the future. If in doubt, please seek independent financial advice.