

MSE Exclusive £500/£750 Cash Back promotion

Terms and Conditions:

1. This offer is applicable to new customers only. New customers are defined by Moneyfarm as those who have not previously invested with Moneyfarm in the past.
2. This offer cannot be used in conjunction with any other new customer promotion.
3. **The cashback promotional code must be used upon signup or cashback will not be paid.**
4. This offer is capped at a maximum of 500 funded accounts, any accounts opened after the cap has been reached can still be opened and funded, but may not be eligible to receive cashback.
5. To validate the MSEcashback offer, the new customer must:
 - Complete the signup process through the MSE link, Moneyfarm reserve the right to refuse cashback should this link not be used.
 - Pass Moneyfarm's account opening checks.
 - Upon sign-up, the customer will need to:
 - i. invest a minimum of £2500 (plus setting up a £250 Direct Debit contribution with a commitment of 10 months if only investing the minimum).
 - ii. **Customer's who wish to put in the cashback account threshold of £5000 upfront may do so, if this is the case, they will not need to set up the direct debit.**
 - The MSE link is: <http://track.adform.net/C/?bn=17556895>
 - Only one cashback offer will be awarded per customer.
 - Signup must be during the period the offer is active.
 - The offer applies to either a new General Investment Account, or a new ISA.
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6. To validate the cashback750 offer, the new customer must:
 - Complete the signup process through the MSE link, Moneyfarm reserve the right to refuse cashback should this link not be used.
 - Pass Moneyfarm's account opening checks.
 - Upon sign-up, the customer will need to:
 - i. Invest at least a minimum of £5000 (plus setting up a minimum £450 Direct Debit contribution with a commitment of 12 months if only investing the minimum).
 - ii. **Customer's who wish to put in the cashback account threshold of £10,000 upfront may do so, if this is the case, they will not need to set up the direct debit.**
 - The MSE link is: <http://track.adform.net/C/?bn=17556895>
 - Only one cashback offer will be awarded per customer.
 - Signup must be during the period the offer is active.

- The offer applies to either a new General Investment Account, or a new ISA.
- 7. Cashback will be paid into the customer's Moneyfarm account in the 'available cash' section after a minimum of three months of the initial investment reaching Moneyfarm. Cashback will be paid after three months providing the investment has reached the minimum invested amount threshold of £5000 or £10,000.
- 8. Once in the customer's Moneyfarm account, customers are welcome to withdraw their cash but their portfolio value of £5,000 or £10,000 must stay invested for a minimum period of 12 months – in accordance to the promo code applied.
- 9. If a customer withdraws their remaining account balance within 12 months of funding their Moneyfarm account, in the event of the £500 cashback being issued, Moneyfarm reserves the right to withdraw the equivalent value from the portfolio before disinvestment is complete.
- 10. If a customer withdraws their remaining account balance within 12 months of funding their Moneyfarm account, in the event of the £750 cashback being issued, Moneyfarm reserves the right to withdraw the equivalent value from the portfolio before disinvestment is complete.
- 11. In the event there is less than the cashback equivalent in the customer's account due to market related changes, Moneyfarm will withdraw the outstanding account value.
- 12. Queries relating to the cashback offer or anything Moneyfarm account related should be directed to Moneyfarm only, Moneyfarm is the sole arbiter of these terms and conditions, and cashback or account queries.
- 13. Should gaming of the offer be found, Moneyfarm reserves the right to cancel the promotion at any point and any other promotions from the customer's account. Should duplicate accounts of existing customers be found with Moneyfarm trying to use this cashback offer, we reserve the right to cancel the promotion at any point and any other offers from the customer's existing account.
- 14. Usual account opening checks and validations will be required before the offer can be accepted, the offer is only valid to those who pass Moneyfarm's account opening checks, including KYC and AML checks.
- 15. Should any investments be made by customers who then go on to breach their terms and conditions when signing up to a Moneyfarm account, they will lose their eligibility to receive cashback.
- 16. The first £10,000 of any investment is completely management-fee free, the underlying cost of the ETFs will still apply (average of 0.25% per annum).
- 17. The offer will run until the first 500 accounts have been fulfilled and funded.
- 18. 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. The tax treatment of a Moneyfarm Stocks and Shares ISA depends on your individual circumstances and may

be subject to change in the future. You should seek financial advice if you are unsure about investing in an ISA.