

eToro ISA promo 2025

General Conditions

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 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 "Moneyfarm and eToro ISA Promotion 2025" (the "**Offer**") is exclusively available to participants who meet the eligibility criteria outlined below. It offers a cashback bonus of 2% of the net invested or transferred amount (subject to conditions).

Promotion Period

This Offer begins on February 4th, 2025 and shall continue until April 30th, 2025 (the "**Offer Period**"). Moneyfarm reserves the right to terminate or shorten the Offer Period at its sole discretion, at any time.

Eligibility Criteria

The Offer is available to individuals who:

- Are tax residents of Great Britain and Northern Ireland.
- Have, prior to the Offer Period, completed the registration to open an eToro trading platform account (an "**eToro Account**").
- Open, prior to or during the Offer Period a Moneyfarm a Discretionary Management Account or a Share Investing Account, through his/her eToro Account (an "**ISA Account**").

- Are not a customer whose Moneyfarm Account or eToro Account has been closed within the past 30 days;
- Deposit at least £1,000 into his/her ISA Account during the Offer Period and such a deposit is funded before 30 June 2025;

If you participate in any other Moneyfarm cashback promotion or program you will not be eligible to participate in the Offer.

Cashback Details

Eligible participants will receive a cashback of 2% of their Net Inflow. The cashback will be credited to the participant's Moneyfarm account by 31 October 2025. Funds used to qualify for the cashback must remain invested in the ISA portfolio for at least two years, until 30th April 2027. Any withdrawals during this period may result in the cashback being clawed back by Moneyfarm. "Net Inflow" is defined as the total amount deposited or transferred into the Moneyfarm ISA during the Offer period, less any withdrawals or outflows.

Disclaimers And Risk Warnings

The cashback amount is calculated in accordance with the information recorded in our systems. Such calculations will be conclusive evidence of the cashback due to you, will be binding on you and you shall not have the right to appeal and/or disagree with respect thereto.

The offering of the Offer shall not be deemed and shall not constitute any guarantee or obligation on our part to continue to maintain the cashback plan and/or to maintain it on the same terms. You should not take any financial action based on the notion of receiving the cashback or any future or similar payment. You are fully responsible to and bound by any and all transactions executed by you. Any and all such transactions will be opened solely based on your own knowledge and judgment.

The Offer is not designed to alter or modify your risk preference or encourage you to trade in a manner inconsistent with your own trading strategies and risk appetite. You specifically acknowledge that the cashback plan shall not be deemed and shall not constitute a solicitation on behalf of Moneyfarm or eToro 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 an 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 cashback plan at its sole discretion, without the need to provide any justification or explain the reasons for such a decline.

Modifications & Cancellation

We reserve the right to cancel the Offer at any time, or to renew it at a different rate/amount or otherwise modify the Offer, due to regulatory or legal requirements, or as otherwise determined in our sole and exclusive discretion. By continuing to participate in the Offer 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 Offer.

Exclusions

Employees, contractors, and household members of Moneyfarm or eToro are not eligible. This Offer cannot be combined with any other promotional offers, except for the "Invite a Friend" programme.

Important Notes

1. Moneyfarm will not be liable for any direct or indirect loss caused by delays in cashback payment.

2. By participating, customers agree to abide by these terms and acknowledge that all investing carries risks, including potential capital loss.
3. Moneyfarm reserves the right to amend, withdraw, or terminate the Offer at any time with three days' notice.
4. These terms are governed by English law. Disputes will be subject to the exclusive jurisdiction of the English courts.
5. 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.
6. You will be solely responsible for all applicable taxes related to the Offer.
Notwithstanding the above, you agree that we may withhold and deduct any taxes due under applicable law and regulations that may arise from the Offer. Moneyfarm is not a tax advisor, and you should consult with a tax advisor to determine the tax consequences through the Offer.
7. Users who attempt to abuse the Offer will forfeit their cashback. If any participant is attempting to compromise the integrity or the legitimate operation of the Offer or by cheating or committing fraud or manipulation in any way, including way, closing and re-opening current investments in Moneyfarm in order to meet the eligibility criteria hereunder, or by providing false details or by false registration, Moneyfarm may seek damages from such participant to the fullest extent permitted by law. Further, Moneyfarm may refrain from granting cashbacks and/or deduct any such amounts that were given to such participants under the Offer.
8. Eligibility to participate in this Offer is limited to one account per person. Users participating who have more than one account will be eligible for cashback on one account only. Users opening or operating multiple accounts to benefit from this Offer will not be entitled to receive any cashback.