Invest Promo Rate Terms

Validity Period (inclusive): 7th September 2026 to 15th September 2026

1. Introduction

1.1. These Invest Promo Rate Terms ("**Terms**") govern the promotional interest rate campaign ("**Promotion**") run by Trading 212 EU GmbH ("**Trading 212**", "**we**", "**us**" or "**our**") during the period stated above ("**Validity Period**").

1.2. Under the Promotion, eligible clients earn a variable promotional rate of interest ("**Promo Rate**") for a fixed period of 4 months ("**Promo Rate Period**") on their Uninvested Money held in EUR, as further described in the Invest Terms, available on our Website and as updated from time to time. During the Promo Rate Period, the Promo Rate applies instead of the standard interest rate displayed on the Terms and Fees page of our Website.

1.3. The Promotion applies only to your Invest Account with Trading 212. The Promotion does not apply to a CFD account or to any other account or service offered by Trading 212 or by any other Trading 212 Group Company.

1.4. The Invest Terms apply in addition to these Terms. Any terms not defined in these Terms have the meanings given to them in the Invest Terms. Where there are any inconsistencies between these Terms and the Invest Terms, these Terms take precedence, for the duration of your Promo Rate Period, over the Invest Terms and over any interest rate displayed on our Website.

1.5. When your Promo Rate Period ends, or if you do not meet or cease to meet the eligibility criteria under these Terms, the applicable rate under the Invest Terms will apply to you.

1.6. You can find more information and answers to frequently asked questions in our Help Centre.

2. Uninvested Cash at Trading 212

2.1. Trading 212 is an investment firm, not a bank. Any interest paid to you, whether under the Promotion or otherwise, is paid on your Uninvested Money held in accordance with the Invest Terms. Your Uninvested Money may be held in interest-bearing bank deposits and, where you participate in the Interest Sharing Programme, Qualifying Money Market Funds (QMMFs), each as described in the Invest Terms. Your Uninvested Money is not a bank deposit held with Trading 212, and money held in QMMFs is an investment which is not covered by a deposit guarantee scheme. Details of the applicable protections are set out in the Invest Terms and on our Website.

2.2. To receive interest, including the Promo Rate, you must first opt in to the Interest Sharing Programme, as set out in the Invest Terms, by giving your express consent. You can opt in or out of the Interest Sharing Programme at any time.

3. Promotion Eligibility

3.1. To be eligible for this Promotion, you must:

(a) Be a new Trading 212 customer, meaning that you have not previously held, and do not currently hold, an account with Trading 212 or any other Trading 212 Group Company;

(b) Open an Invest Account with us during the Validity Period; and

(c) Within 10 calendar days after opening your Invest Account: (i) make a deposit into your Invest Account of at least the minimum amount shown on the Terms and Fees page of our Website ("**Minimum Amount**"); and (ii) opt in to the Interest Sharing Programme.

3.2. You will not be eligible to participate in the Promotion if you are:

(a) An employee of Trading 212 or any other Trading 212 Group Company; or

(b) A relative up to the third degree (namely, close family, including parents, children, siblings, grandparents, grandchildren, uncles/aunts, and nieces/nephews, cousins or more distant relatives) or any other associated person related to such an employee.

3.3. No promotional code or link is required to participate in the Promotion. If you meet the eligibility criteria under this Clause 3, the Promo Rate will apply to you automatically for the duration of your Promo Period.

4. How the Promotion Works

4.1. If you meet the eligibility criteria under these Terms, you will earn the Promo Rate on your Uninvested Money held in EUR for the duration of your Promo Rate Period. Your Promo Rate Period is four (4) months, starting on the date on which you have met all eligibility criteria under Clause 3.1. Your Promo Rate Period is fixed, and subsequent deposits will not extend it. For example, if you meet all eligibility criteria on 15 September 2026, your Promo Rate Period will run until 15th January 2027, and any further deposits during that period will not extend it.

4.2. The Promo Rate is the interest rate on the deposit facility, as set and published by the European Central Bank ("**ECB**") from time to time ("**ECB Deposit Facility Rate**"), plus a markup of 1.95 percentage points per annum. The current Promo Rate is visible to you on the Trading Platform.

4.3. The ECB can, from time to time, make changes to the ECB Deposit Facility Rate. If, during your Promo Rate Period, the ECB changes the ECB Deposit Facility Rate, your Promo Rate will change accordingly. Such changes to your Promo Rate will take effect from the date on which the change to the ECB Deposit Facility Rate takes effect. The markup of 1.95 percentage points will not change during your Promo Rate Period unless you are otherwise notified.

4.4. The Promo Rate applies only to Uninvested Money held in EUR. Uninvested Money held in any other currency will earn the standard rate (if any) for that currency under the Invest Terms, and as displayed on the Terms and Fees page of our Website.

4.5. Once your Promo Rate Period ends, you will earn the applicable rate under the Invest Terms on your Uninvested Money, as shown on our Website. This happens automatically, and no action is required from you.

4.6. Interest will accrue and be credited in accordance with the Invest Terms. These Terms change only the interest rate applicable to you during your Promo Rate Period and other aspects relating to the Promotion. All other aspects remain governed by the Invest Terms, including in particular the provisions on how we hold and protect your money, how interest is calculated, accrued and paid, and the tax treatment of any amounts paid to you.

4.7. If you opt out of the Interest Sharing Programme during your Promo Rate Period, you will stop receiving interest in accordance with the Invest Terms. If you opt back in before the end of your Promo Rate Period, the Promo Rate will apply again, in accordance with the Invest Terms, until the end of your Promo Rate Period. Your Promo Rate Period will not be paused or extended by any period during which you are opted out.

5. Disqualification

5.1. You will be disqualified from participating in the Promotion (which means the Promo Rate will not apply, or will cease to apply, to your Uninvested Money) where we determine, in our sole discretion, that you have:

(a) Opened or attempted to open more than one Invest Account, or otherwise attempted to participate in the Promotion more than once;

(b) Violated, manipulated or not abided by any of these Terms, the Invest Terms and/or any of the applicable legal documents which you have agreed to as part of our onboarding requirements; and/or

(c) Performed or engaged in any act which harms Trading 212 or damages our reputation.

5.2. If we suspect or identify that you have engaged in any or all of the actions mentioned in Clause 5.1 during or after your Promo Rate Period, we reserve the right to reclaim the difference between any interest paid to you at the Promo Rate and the interest you would otherwise have received under the Invest Terms.

5.3. Any decision made by us under this Clause 5 will be made at our sole discretion and will be final.

6. General

6.1. The Promotion will close to new participants at the end of the Validity Period, unless we decide to extend or shorten the Validity Period at our sole discretion. If you meet the eligibility criteria during the Validity Period, these Terms will continue to apply to you after the end of the Validity Period, and the Promo Rate will apply, until the end of your Promo Rate Period.

6.2. We may amend these Terms or withdraw the Promotion at any time, where necessary, including for legal or regulatory reasons. Any amendment or withdrawal will be published on our Website and you will be notified via email.

6.3. Participation in the Promotion does not constitute any form of partnership, association or joint venture between you and Trading 212.

6.4. Trading 212 will not be responsible for any circumstances that may prevent you from taking part in the Promotion, and we do not accept liability for any losses that result from those circumstances. This applies to all types of circumstances, whether they are caused by Trading 212 or by someone else. For example, Trading 212 will not be liable if our Website or your Trading 212 account is unavailable, or if there are technical faults, errors, data loss, or any other interruption that affects your ability to participate in the Promotion.

6.5. These Terms may be translated into different languages. If there are any inconsistencies between different language versions, the German language version shall prevail.

6.6. To the extent allowed under Applicable Law, these Terms shall be governed by and construed in accordance with the laws of Germany and shall be subject to the exclusive jurisdiction of the German courts, without prejudice to your right to submit a complaint to Trading 212.

These Terms were last updated and published on 7th September 2026. An up-to-date copy of these Terms is available on our Website for the duration of the Validity Period.