

Cash ISA Bonus Rate Promotion Terms

Validity Period (inclusive): 16 December 2025 to 5 January 2026

1. These Terms

1.1. These Promo Terms (the '**Terms**') will apply to the Promotion (as described in Clause 2 below) run by Trading 212 UK Limited ('**Trading 212**', '**us**', '**we**', '**our**') for the Validity Period. Please note these Terms are published on our Website in English, and any translation is a courtesy translation only.

1.2. Our [Invest Terms](#) and [ISA Terms](#) (as may be updated from time to time) will apply in addition to these Terms. By taking any actions under the Promotion, you agree to be bound by these Terms, our [Invest Terms](#) and our [ISA Terms](#). Any undefined terms in these Terms shall have the same meanings as those in our [Invest Terms](#) or our [ISA Terms](#) (as applicable). Where there are any inconsistencies between the terms, these Terms shall take precedence over the [Invest Terms](#) and the [ISA Terms](#).

You can find more practical information and answers to frequently asked questions in our [Help Center](#).

2. Definitions

'Core Interest Rate' means the standard rate of interest offered by Trading 212 on our Cash ISA. This rate is variable. The current rate is visible on the Trading Platform and our Website on the [Terms & Fees](#) page;

'Eligible Country' means the United Kingdom;

'Promotion' means the promotion held during the Validity Period under which eligible participants will earn the Promo Rate on the Available Cash held in their Cash ISA for a certain period;

'Promo Code' means the alphanumeric promotional code, which allows you to participate in the Promotion during the Validity Period;

'Promo Link' means the unique promotional hyperlink, which allows you to participate in the Promotion during the Validity Period;

'Promo Rate' means the promotional rate of interest offered under the Promotion that is paid on top of the Core Interest Rate. The Promo Rate is visible on our Website; and

'Promo Rate Period' means the fixed period advertised under the Promotion (as visible on our Website), starting from the date you successfully open a Cash ISA using the Promo Link and/or Promo Code under the Promotion.

3. About the Promotion

3.1. If you meet the eligibility criteria under these Terms, you will earn the Promo Rate on the Available Cash held in your Cash ISA for the Promo Rate Period. The Promo Rate will be paid on top of the Core Interest Rate.

We will only apply the Promo Rate to the amount of Available Cash either deposited into your Cash ISA or transferred to your Cash ISA from a different ISA manager during the current tax year.

If a transfer is underway, we will only apply the Promo Rate to the amount that is reported as a current year subscription by the different ISA manager.

Please note that in the UK, a tax year runs from 6 April to 5 April. So, for example, if you had £100 of Available Cash on 5 April 2026 and then choose to add a further £50 to your Cash ISA on 6 April 2026, the Promo Rate will only be applied to the £50 (if this amount of cash has cleared) as it has been deposited in the current tax year.

3.2. For the duration of the Promo Rate Period (as defined above), the Promo Rate and the Core Interest Rate will accrue daily and be automatically credited to your Cash ISA on the third calendar day of each month. Once the Promo Rate Period ends, you will continue to earn only the Core Interest Rate on the entire amount of Available Cash held in your Cash ISA, and you will no longer be eligible to earn the Promo Rate.

3.3. Please note that the Core Interest Rate is variable. This means that the total interest rate you receive from Trading 212 on the Available Cash in your Cash ISA – namely, the Core Interest Rate and the Promo Rate – may be subject to change.

3.4. We can change the Promo Rate for new prospective participants at any time during the Validity Period. However, if you are an existing participant who has fully met the eligibility criteria for the Promotion (see below), you will continue to receive the original Promo Rate provided to you on the date you open your Cash ISA until the end of the Promo Rate Period. Changes to the Promo Rate will take effect immediately for new prospective participants under the Promotion.

3.5. We will notify you of changes to the Core Interest Rate in accordance with the [ISA Terms](#).

3.6. This present Promotion cannot be used in combination with any other promotions run by Trading 212 (whether before or after the Validity Period).

4. Eligibility

4.1. To be eligible for the Promotion, you must:

- a. Reside in the Eligible Country,
- b. Be a new Trading 212 customer,
- c. Open a Cash ISA with Trading 212 during the Validity Period (including by way of using the Promo Link and/or Promo Code), and
- d. Up to ten (10) calendar days after opening a Cash ISA with Trading 212, deposit an amount no less than the Minimum Amount in your Cash ISA during the current tax year (or if a transfer is underway, where such transfer has been reported as a current year subscription by a different ISA manager).

'**Minimum Amount**' means the minimum amount shown in our [Terms & Fees](#) page.

Please read clauses 4.2 and 5 below, which outline the circumstances under which you will be ineligible to participate in the Promotion.

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

- a. current or previous customer of Trading 212;
- b. an employee of Trading 212; or
- c. a relative (up to the third degree) or any other associated person related to an employee of Trading 212.

5. Disqualification

5.1. You will be disqualified from participating in the Promotion (which means you will not be eligible to receive the Promo Rate on the Available Cash held in your Cash ISA) where we, at our sole discretion, consider you have:

- a. Held more than one Cash ISA with Trading 212 (for example, by holding multiple accounts with Trading 212; or where you have previously held and closed a Cash ISA with Trading 212 before the end of the Validity Period, and

you have then opened or transferred a new Cash ISA to participate in the Promotion),

- b. Used the Promo Link and/or Promo Code for any other purpose other than to participate in the Promotion,
- c. Violated, manipulated or not abided by any of these Terms, the [Invest Terms](#), the [ISA Terms](#) and/or any of the applicable [Legal Documents](#), which you have agreed to as part of our onboarding requirements, and/or
- d. Done 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 above during the Promo Rate Period, we reserve the right to reclaim any Promo Rate previously paid to you under the Promotion.

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

6. ISA allowance

6.1. The HMRC has set a yearly limit of twenty thousand (20,000) pounds sterling (**'ISA Allowance Limit'**) for net contributions invested in Individual Savings Accounts (**'ISA'**). This ISA Allowance Limit can be split between your Stocks ISA and Cash ISA at Trading 212, along with any ISA accounts held across other ISA providers.

6.2. You are responsible for complying with the specified limits in the ISA Regulations and ensuring that all eligible ISA subscriptions in a given tax year do not cumulatively exceed the ISA Allowance Limit. We will not be held responsible for any tax implications resulting from your participation in the Promotion.

7. Last, but still important

7.1. The Promotion and these Terms will automatically expire at the end of the Validity Period unless we decide to extend or shorten the Validity Period at our sole discretion.

7.2. We reserve the right to suspend, extend, withdraw or amend the Promotion and these Terms at any time without prior written notice to you, where necessary, including for legal or regulatory reasons or otherwise. When this happens, we will post it on our Website, and such action will be effective immediately.

7.3. You are responsible for complying with the policies of any website or application where the Promo Link and/or Promo Code is posted. You are further responsible for all costs and expenses incurred in the Promotion.

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

7.5. Under no circumstances will we be responsible for liability of any kind (including liability for loss, damage, injury or disruption or those caused by a third party) which affects you or your ability or inability to participate in the Promotion. As examples only, this includes the unavailability or inoperability of our Website or your Trading 212 Account, any technical malfunction, computer error, corruption or loss of information.

7.6. These Terms are governed by English law, and the courts of England and Wales have exclusive jurisdiction to determine any dispute relating to it, without prejudice to any other rights, to submit a complaint to Trading 212 or refer the matter to the Financial Ombudsman Service.