

Cash ISA Bonus Rate Promotion Terms

Validity Period (inclusive): 20 January 2026 to 2 February 2026

1. These Terms

- 1.1. These Terms will apply to the Promotion run by Trading 212 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](#) (as applicable). Any undefined items in these Terms will 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 will 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 Centre](#).

2. Eligibility

- 2.1. To be eligible for the Promotion, you must:
 - 2.1.1. Reside in the Eligible Country;
 - 2.1.2. Be a new Trading 212 customer;

- 2.1.3. Open a Cash ISA with Trading 212 during the Validity Period (including by way of using the Promo Link and/or Promo Code); and
 - 2.1.4. Within 15 calendar days after opening a Cash ISA with Trading 212, either:
 - a. **Make a deposit:** This amount must be at least the Minimum Amount in your Cash ISA and must be deposited into your Cash ISA during the Current Tax Year; or
 - b. **Initiate a transfer of funds held in an ISA opened with a Third-party ISA Manager:** The transferred amount to your Cash ISA with Trading 212 must be: (1) at least the Minimum Amount, and (2) be reported as a current year subscription (which is shown in the Transfer History Form completed by the Third-party ISA Manager).
- 2.2. You will **not** be eligible to participate in the Promotion if you are:
- 2.2.1. A current or previous customer of Trading 212;
 - 2.2.2. An employee of Trading 212; or
 - 2.2.3. 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 an employee of Trading 212.

3. About the Promotion

- 3.1. If you meet the eligibility criteria under these Terms, you will earn the Promo Rate in addition to the Core Interest Rate for the duration of the Promo Rate Period on Available Cash held in your Cash ISA that has been deposited into your Cash ISA or transferred from an ISA opened with a Third-party ISA Manager during the Current Tax Year, provided such amount is, or is reported in the Transfer History Form as, a current year subscription.

- 3.2. If a transfer is underway, we will apply the Promo Rate only to the amount that is reported as a current year subscription by the Third-party ISA Manager. All other transferred balances will only earn the Core Interest Rate.
- 3.3. For the Promo Rate to apply, the amount deposited or transferred into your Cash ISA must be fully cleared (not 'pending').
- 3.4. When the tax year changes, the definition of "Current Tax Year" will update automatically. The Promo Rate applies only to amounts deposited or transferred during the new Current Tax Year and will not retroactively apply to contributions or transfers made in previous tax years.

Worked example:

Here is an example showing how an eligible client's **two separate deposits** and **two separate transfers**, made in different tax years, qualify for the Promo Rate for the duration of the Promo Rate Period. For this example, the Promo Rate Period starts on 1 October 2025.

Date & Action	Tax Year (6 April to 5 April)	Amount added to the Cash ISA	Promo Rate applies?	Why does this amount qualify or not qualify for the Promo Rate?
1 October 2025 Initial deposit of funds Deposit 1	2025/26	£10,000	✓	Deposit 1 qualifies for the Promo Rate because it was paid during the Current Tax Year (6 April 2025 to 5 April 2026).
6 April 2026 Deposit of funds in the Current Tax Year Deposit 2	2026/27	£2,000	✓	Deposit 2 also qualifies for the Promo Rate because it was paid during the Current Tax Year (2026/27) and was within the Promo Rate Period.
7 April 2026 Transfer-in of <u>previous</u> tax year funds (e.g. added to an ISA in tax	2026/27	£10,000	✗	Transfer 1 does not qualify for the Promo Rate because the funds were added to the transferring ISA in previous tax years. Although it was transferred in the Current

year 2025/26) Transfer 1				Tax Year (6 April 2026 to 5 April 2027), only funds added in the Current Tax Year qualify.
30 April 2026 Transfer-in of <u>Current</u> Tax Year funds Transfer 2	2026/27	£15,000		Transfer 2 qualifies for the Promo Rate because it's made up of funds added to the transferring ISA in the Current Tax Year.

Remember:

- Only funds you deposit or transfer in the Current Tax Year (running from 6 April to 5 April) earn the Promo Rate;
- Funds transferred into the Cash ISA from previous tax years earn only the Core Interest Rate; and
- Adding more funds to the Cash ISA, whether by deposit or transfer, doesn't extend the Promo Rate Period – it still ends on 1 October 2026 (as the Promo Rate Period is a fixed 12-month period).

3.5. 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 for the duration of the Promo Rate Period, starting on the date you first become eligible to participate in the Promotion under clause 2. Please note that the end date of the Promo Rate Period will not change with each subsequent deposit or transfer.

3.6. Deposits or transfers in each Current Tax Year earn the Promo Rate only while the Promo Rate Period is active. 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 (including those amounts deposited or transferred during the Promotion), and you will no longer be eligible to earn the Promo Rate.

3.7. The Core Interest Rate is variable. This means that the total interest you receive from Trading 212 on the Available Cash in your Cash ISA – the Core Interest Rate and the Promo Rate – is subject to change when combined.

- 3.8. We can change the Promo Rate for 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 via the Website 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 prospective participants under the Promotion.
- 3.9. We will notify you of changes to the Core Interest Rate in accordance with the [ISA Terms](#).
- 3.10. This Promotion cannot be used in combination with any other promotions run by Trading 212 (whether before or after the Validity Period).

4. Disqualification

- 4.1. 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 determine, in our sole discretion, that you have:
- 4.1.1. 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);
 - 4.1.2. Used the Promo Link and/or Promo Code for any purpose other than to participate in the Promotion;
 - 4.1.3. 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

- 4.1.4. Performed or engaged in any act which harms Trading 212 or damages our reputation.
- 4.2. In addition to the reasons in Clause 4.1, you will be disqualified from participating in the Promotion where we determine, in our sole discretion, that the transfer of funds from your ISA opened with the Third-party ISA Manager to your Trading 212 Cash ISA (as described in Clause 2.1.4(b)) was cancelled or not completed.
- 4.3. If we suspect or identify that you have engaged in any or all of the actions mentioned in Clause 4.1 and Clause 4.2 above during the Promo Rate Period, we reserve the right to reclaim any Promo Rate previously paid to you under the Promotion.
- 4.4. Any decision made by us under this Clause will be made at our sole discretion and will be final.

5. ISA allowance

- 5.1. As at the date of these Terms (see below), the HMRC has set a yearly limit of twenty thousand (20,000) pounds sterling (**'ISA Allowance Limit'**) for net contributions invested in ISAs. 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 managers.
- 5.2. 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.

6. General

- 6.1. 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.
- 6.2. 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.
- 6.3. 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.
- 6.4. Participation in the Promotion does not constitute any form of partnership, association or joint venture between you and Trading 212.
- 6.5. Trading 212 will not be responsible for any circumstances that 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.
- 6.6. 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.

7. Definitions

'Available Cash' means any cash in your Cash ISA which is not due to Trading 212 or any third party for fees or otherwise for the provision of services by Trading 212 under the Invest Terms and ISA Terms;

'Cash ISA' means the cash ISA opened with Trading 212;

'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;

'Current Tax Year' means a 12-month period starting on 6 April of the relevant calendar year to 5 April of the following year;

'Eligible Country' means the United Kingdom;

'ISA' means an Individual Savings Account;

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

'Promotion' means this promotion as described in these Terms;

'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;

'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;

'Stocks ISA' means the stocks and shares ISA opened with Trading 212;

'Terms' means these Cash ISA Bonus Rate Promotion Terms;

'Third-party ISA Manager' means an ISA manager, other than Trading 212, with whom you have opened an ISA;

'Trading 212' means Trading 212 UK Limited. References to **'us'**, **'we'** and **'our'** will be construed accordingly; and

'Transfer History Form' is a form provided by the Third-party ISA Manager to us when transferring ISAs, which records key information about each transfer of funds held in an ISA you hold with the Third-party ISA Manager to your Trading 212 Cash ISA.

The form sets out the Third-party ISA Manager from which your funds were transferred, the ISA type(s), the transfer date, and whether they relate to current year subscriptions.

These Terms were last updated and published on 09.01.2026. An up-to-date copy of these Terms is available on our Website.