



# Moneyfarm and eToro ISA Promotion 2026

## Terms and Conditions

### Introduction

By signing up to Moneyfarm through your eToro Account, you may be eligible for one of the following Moneyfarm and eToro ISA promotional offers (“**Offer**”):

1. A boosted rate (the “**Boosted Rate Promotion**”) on top of the **Standard Variable Rate** on your eToro Cash ISA powered by Moneyfarm Account (“**eToro Cash ISA**”)
- Or
2. Up to 3%/£10,000 cashback (the “**Cash Back Promotion**”) on your eToro Stocks & Shares ISA, powered by Moneyfarm (“**eToro Stocks & Shares ISA**”)
- Or
3. Up to 3%/£10,000 cashback (the “**Cash Back Promotion**”) on your eToro Managed ISA powered by Moneyfarm (“**eToro Managed ISA**”)

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”).

By participating in the **Offer**, 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.

### Offer Period

The **Offer** begins on **October 22nd 2025** and shall continue until **April 30th, 2026** (the “**Offer Period**”). Moneyfarm reserves the right to terminate or shorten the **Offer Period** at its sole discretion, at any time.

Participants are categorised into three cohorts based on the date of their “**First Deposit**”:

- **Cohort A:** Participants who made a **First Deposit** between October 22nd 2025 and December 31st 2025.
- **Cohort B:** Participants who made a **First Deposit** between January 1st 2026 and February 28th 2026.
- **Cohort C:** Participants who made a **First Deposit** between March 1st, 2026 and April 30th, 2026.



"**First Deposit**" is defined as the first amount deposited or transferred into the eToro ISA Account during the **Offer Period**, which is subsequently invested into an ISA, less any withdrawals or outflows.

## Eligibility Criteria

The **Offer** is exclusively available to participants who meet all of the eligibility criteria outlined below.

- Be 18 years of age or older.
- Are tax residents of Great Britain and Northern Ireland.
- Have completed the registration to open an eToro trading platform account (an "eToro Account").
- Open an eToro Cash ISA, eToro Stocks & Shares ISA, or eToro Managed ISA through your eToro Account ("eToro ISA Account").
- Be a new Moneyfarm customer, defined as someone who has never previously held a funded portfolio of any type with Moneyfarm or a funded eToro ISA Account.
- Made a **First Deposit** of at least £500, or initiated a first transfer (still deemed a **First Deposit**) of over £15,000 into their eToro ISA Account during the **Offer Period**.
  - ISA transfers initiated before the end of the **Offer Period** and received within one calendar month post the **Offer Period** will also be eligible for the **Offer**.
- The **Offer** is limited to one Promotion per person. Users participating who have more than one account will be eligible on one account only.

The promotion is subject to Moneyfarm's general account eligibility requirements.

## The Offers

### 1. eToro Cash ISA - Boosted Rate Promotion

#### To Qualify:

- Open an eToro Cash ISA through your eToro account.
- Within the **Offer Period**, deposit at least £500 or initiate a transfer of at least £15,000 to your eToro Cash ISA. Transfers must arrive no later than one calendar month after the Offer Period end date of the relevant Cohort.
- Keep a balance of at least £500 for 12 months from the date of the **First Deposit**.
- Do not make more than three withdrawals in the first 12 months.

#### How and when you'll receive the Boosted Rate:

- You will receive a fixed boost on top of the eToro Cash ISA's existing AER for 12 months on all contributions made during that 12-month period. The specific Boosted Rate is determined by the date of your Cash ISA Account Opening:
  - **For Account Openings between Oct 22, 2025 and March 24, 2026:** 0.80% fixed boost.
  - **For Account Opening made between March 25, 2026 and April 30, 2026:** 1.00% fixed boost.
- The Boosted Rate will be automatically applied once eligibility criteria are met.



- The 12 month Boosted Rate will start once the first funds are cleared (typically 1-2 working days after funds are received)
- If the underlying AER of the eToro Cash ISA changes during the 12-month period, your total rate will adjust accordingly. You can see the current rate on your eToro ISA dashboard under Cash ISA. The Boosted Rate is calculated daily on the balance of your eToro Cash ISA.
- The interest accrued from the Boosted Rate will be paid in a lump sum no later than the month following the anniversary of your **First Deposit**.
- If your balance falls below £500 at any time or you make more than three withdrawals during the 12-month period, the Boosted Rate will be forfeited.

**After the promotion ends:**

- At the end of the 12-month period, the Boosted Rate will expire, and your eToro Cash ISA will revert to the prevailing standard variable rate.

## 2. Stocks & Shares or Managed ISA - Cash Back Promotion

**To Qualify:**

- Receive a cashback of up to 3%/£10,000 on your **First Deposit**, dependent on your eToro club status.
  - **Bronze, Silver, Gold:** receive 2%
  - **Platinum and Platinum Plus:** receive 2.5%
  - **Diamond Clients:** receive 3%
- Cashback is capped at a maximum of £10,000 per participant.
- Your cashback bonus amount will be based on your eToro Club Tier calculated and paid on the following dates:

Milestone	Cohort A	Cohort B	Cohort C
<b>Tier Status Check Date</b>	February 1st 2026	April 1st 2026	June 1st 2026
<b>Cashback Payment Date</b>	By February 28th 2026	By April 30th 2026	By June 30th 2026

- For a **Managed ISA:**
  - The **First Deposit** must be fully (100%) invested within 30 days of the date the funds are cleared.
  - The invested funds must remain fully (100%) invested for the remainder of a two (2) year qualifying period, which begins on the date the funds are cleared.
  - Only the **First Deposit** (utilised for the purpose of qualifying for the cashback) shall be subject to these investment restrictions. Any additional



deposits or transfers made subsequent to the **First Deposit** shall not be subject to such restrictions.

- Any withdrawals or transfers from the **First Deposit** during this two-year period may result in the cashback amount being reclaimed by Moneyfarm.
  
- For a **Stocks & Shares ISA**:
  - The first investment must be made within 30 days of the date the **First Deposit** is cleared.
  - Over the total qualifying period, you must maintain a 24-month average of at least 50% of your **First Deposit** in open investment positions or execute an average of at least 2.5 trades per month.
  - The total qualifying period is two (2) years from the date the funds are cleared.
  - Only the **First Deposit** (utilised for the purpose of qualifying for the cashback) shall be subject to these investment restrictions. Any additional deposits or transfers made subsequent to the **First Deposit** shall not be subject to such restrictions.
  - Any withdrawals or transfers from the **First Deposit** during this two-year period may result in the cashback amount being reclaimed by Moneyfarm.

## General Terms

### Abuse of the Offer

Moneyfarm and eToro reserve the right to disqualify any participant suspected of abusing, manipulating, or attempting to compromise the integrity of the promotion. This includes, but is not limited to, cheating, committing fraud, closing and re-opening investments to meet eligibility, providing false details, or operating multiple accounts to benefit from this **Offer**. In such cases, Moneyfarm may refuse to apply the benefit, deduct any amounts already given, and may seek damages from such a participant to the fullest extent permitted by law.

### Disclaimers and Risk Warnings

The cashback amount or boosted interest rate is calculated in accordance with the information recorded in our systems. Such calculations will be conclusive and binding. The **Offer** does not constitute a guarantee to continue the promotion on the same terms. You should not take any financial action based on the notion of receiving this benefit. All transactions executed by you are your full responsibility.

The **Offer** is not designed to alter your risk preference or encourage you to trade in a manner inconsistent with your own strategies. It shall not be deemed a solicitation or investment advice. Moneyfarm reserves the right to decline any application to participate at its sole discretion.

**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.**

### Modifications & Cancellation

We reserve the right to amend, withdraw, cancel, or modify the **Offer** at any time with three days' notice, due to regulatory requirements or as otherwise determined in our sole discretion. By continuing to participate after a modification, you agree to be bound by the modified terms.



### **Exclusions**

- This **Offer** cannot be combined with any other promotional offers, except for the "Refer a Friend" programme.

### **Liability and Governance**

- Moneyfarm will not be liable for any direct or indirect loss caused by delays in payment of the cashback or Boosted Rate.
- You are solely responsible for all applicable taxes related to the **Offer**. You agree that we may withhold and deduct any taxes due under applicable law. Moneyfarm is not a tax advisor.
- These terms are governed by English law. Disputes will be subject to the exclusive jurisdiction of the English courts.