

Trading 212 Card Invest Cashback Promotion Terms

Validity Period:

In relation to Trading 212 Markets Limited: from **5 May 2025** to **31 July 2026** (inclusive).

In relation to Trading 212 UK Limited: from **18 December 2025** to **31 July 2026** (inclusive).

1. Introduction

These Promo Terms (the '**Terms**') will apply to the Promotion (as described in Clause 3 below) run by Trading 212 UK Limited, Trading 212 Markets Limited or FXFlat Bank GmbH (as applicable, jointly known below as '**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.

These Terms contain additional terms and conditions to the Invest Terms and Cashback Terms of Trading 212 UK Limited, Trading 212 Markets Limited and FXFlat Bank GmbH (as applicable) that will apply to you if you are eligible to receive Cashback. You can find more practical information and answers to frequently asked questions ("**FAQs**") about Trading 212's cashback applicability in our [Help Center](#). The provisions of the Invest Terms shall be applied *mutatis mutandis* to the following Terms. In case of any inconsistencies, these Terms shall take precedence over the Invest Terms.

All words and phrases highlighted and not defined in these Terms shall have the same meaning as defined in our Invest Terms.

2. Definitions

'Activated Trading 212 Card' means that you have agreed to the Paynetics' Cardholder Agreement and activated your Trading 212 Card via our Trading Platform;

'Cashback' means the monetary value paid by us to you as an incentive for using the Trading 212 Card online or at Point-of-Sale terminals (POS), at Non-Excluded Merchants;

'Cashback Cap' means the maximum amount of Cashback that you can earn in a given calendar month as set out in Clause 5;

'Cashback Promotion' means the promotion held during the Validity Period under which eligible participants will earn the Enhanced Cashback Rate on Trading 212 Card Withdrawals used for spending with Non-Excluded Merchants for a specific duration, as described in clause 3.2;

'Eligible Country' means any country in which Trading 212 has issued a Trading 212 Card. Further details can be found [here](#);

'Excluded Merchant(s)' means the Merchants referred to in Clause 6 and listed in our [Help Centre](#);

'Invest Account' means your Trading 212 Invest account for Share Dealing Services;

'Merchants' means the businesses or entities that accept debit card payments from customers in exchange for goods or services; and

'Non-Excluded Merchants' means Merchants who are not listed on our Website as Excluded Merchants.

3. Cashback Promotion and Payment

3.1 If you meet the Cashback Promotion eligibility criteria under these Terms (see Clause 4), you can receive an Enhanced Cashback Rate on your Trading 212 Card Withdrawals used for spending with Non-Excluded Merchants. The foregoing will be subject to these Terms and our Invest Terms.

3.2. Subject to Clause 5, we will pay you an enhanced cashback rate of one point five percent (1.5%) (**'Enhanced Cashback Rate'**) on the total value of each Trading 212 Card Withdrawal at Non-Excluded Merchants for the Validity Period. It will be credited daily to your Invest Account automatically at the end of each Business Day and reflected in your Account and on your periodic Statement.

3.3. We will only pay you Cashback if that amount is greater than or equal to one (1) penny (or cent, depending on the currency). If it is less than that, we will retain the amount and roll it forward until one (1) penny is accumulated and then pay it out to you.

4. Eligibility

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

- a. Reside in the Eligible Country,
- b. Be an existing or new Trading 212 customer (which includes successfully meeting our onboarding requirements and having been verified by us),

- c. Be either an existing or new Trading 212 cardholder, holding an Activated Trading 212 Card,
- d. Be eligible to receive Cashback under these Terms,
- e. Enable Cashback investing (instructions on how to do this can be found [here](#)), and
- f. Accepted these Terms.

5. Cashback Cap

5.1. The maximum amount of Cashback that you can earn in any given calendar month is set out in the Cashback Terms. Once this limit is reached, no further Cashback will be accrued for the remainder of the month.

5.2. Any unused portion of the monthly Cashback Cap cannot be carried over to subsequent months.

6. Excluded Merchants

6.1. Trading 212 Card Withdrawals are eligible for Cashback provided that the withdrawn money is spent at Non-Excluded Merchants.

6.2. For a full and up-to-date overview of all Excluded Merchants, please refer to our [Help Centre](#). We may change the list of Excluded Merchants, so please make sure to regularly check the Help Centre.

7. Disqualification

7.1. You shall not be entitled to receive any Cashback, and we are allowed to revert any Cashback payment made to you in case:

- a. you violate, manipulate or do not abide by any of the Terms set out hereto or any other terms under the Invest Terms or any of the Legal Documents, agreed upon onboarding, as applicable, or
- b. if we have reasonable grounds to suspect that you have engaged in any fraud or material abuse or are engaged in any activity that may harm the reputation of Trading 212, we may, at our sole discretion, reserve the right to take any action we see fit in such circumstances.

8. Miscellaneous

- 8.1. The Cashback 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.
- 8.2. We reserve the right to suspend, extend, withdraw or amend the Cashback 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.
- 8.3. The laws governing these Terms and resolution of disputes are set out below:
- a. If you are a customer of Trading 212 UK Limited, these Terms are governed by English law, and the courts of England and Wales have exclusive jurisdiction to determine any dispute relating to it;
 - b. If you are a customer of Trading 212 Markets Limited, these Terms are governed by Cypriot law, and the courts of Cyprus have exclusive jurisdiction to determine any dispute relating to it; and

- c. If you are a customer of FXFlat Bank GmbH, these Terms are governed by German law, and the courts of Germany have exclusive jurisdiction to determine any dispute relating to it.

8.4. We take no responsibility for any tax obligations related to the Cashback. You are solely responsible for any tax liabilities, and if you are in doubt, you should contact the relevant tax authorities with any queries. You are further responsible for all costs and expenses incurred in the Cashback Promotion.

8.5. 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 Cashback 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.

8.6. We will process your personal data in line with our Privacy Policy, which is available on our Website.

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