

Trading 212 Card Cashback Terms

1. Introduction

These Trading 212 Card Cashback Terms (the “**Terms**”) apply to Trading 212 Invest clients who have activated their Trading 212 Card with Trading 212 Markets Ltd. (the “**Company**”, “**Trading 212**”, “**we**”, “**our**” or “**us**”) as specified in our Invest Terms and are eligible for receiving cashback payments (“**Cashback**”) pursuant to these Terms.

These Terms contain additional terms and conditions to the Invest Terms of Trading 212 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 Cashback applicability in our Help Center. 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 Paynetics’ Cardholder Agreement and activated your Trading 212 Card via our Trading Platform;

‘**Cashback**’ means the monetary value that you may receive under these Terms in connection with your use of the Trading 212 Card;

‘**Cashback Criteria**’ means (a) you have enabled Cashback Investing and (b) you have an active Eligible Subscription;

‘**Cashback Investing**’ means the Trading 212 feature in your Invest Account that allows you

to instruct us to automatically invest any Cashback you receive into a single Financial Instrument or Pie of your choice;

‘Cashback Rate’ means one point five percent (1.5%);

"Eligible Subscription" means a recurring payment charged to your Trading 212 Card by a third-party merchant (which is not an Excluded Merchant) for ongoing access to goods or services, billed at intervals of no more than one month, where no payments are overdue, and which meets any additional conditions and restrictions relating to Eligible Subscriptions as set out on our Website;

‘Cashback Cap’ means the maximum amount of Cashback that you can earn in a given calendar month;

‘Excluded Merchant(s)’ means Merchants referred to in Clause 5 and listed on our Website;

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

‘Merchant(s)’ means a business or entity that accepts debit card payments from customers in exchange for goods or services;

‘Non-Excluded Merchant(s)’ means Merchants who are not listed on our Website as Excluded Merchants.

3. Cashback Criteria and Allocation

3.1. You can receive Cashback on your Trading 212 Card Withdrawals used for spending online or at Point-of-Sale (POS) terminals with Non-Excluded Merchants, subject to these Terms and our Invest Terms.

3.2. If you meet the Cashback Criteria, you will receive Cashback at the Cashback Rate. Cashback will be credited daily to your Invest Account automatically at the end of each Business Day and reflected in your Invest Account and on your periodic Statement. If you do not meet the Cashback Criteria, you will not receive Cashback.

3.3. We calculate Cashback and pay it to you on a per-transaction basis. We will pay you Cashback if that amount is greater than or equal to one (1) cent, penny, or the equivalent, depending on the currency. For each eligible transaction, we will round down the Cashback

to the nearest whole cent, penny, or equivalent, depending on the currency, before paying it to you.

We will retain any fractional amounts below one (1) penny, cent or the equivalent, depending on the currency, and roll them forward until one whole unit of the respective currency (e.g. one Euro, Pound, or the equivalent, depending on the currency) is accumulated. We will then pay it to you.

3.4. Additional conditions and restrictions apply in determining whether a recurring payment is an Eligible Subscription, including how we identify a recurring payment and the types of payments that do not qualify. These are set out on our Website. We may change them from time to time, so please make sure to check our Website regularly.

4. Cashback Cap

4.1. The maximum amount of Cashback that you can earn in any given calendar month is capped at EUR 15. Once this limit is reached, no further Cashback will be accrued for the remainder of the month.

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

5. Excluded Merchants

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

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

6. Disqualification

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.

7. Miscellaneous

7.1. To be eligible to receive Cashback, you acknowledge and consent to abide by the present Terms.

7.2. These Terms are governed by the laws of the Republic of Cyprus, and the courts of the Republic of Cyprus have exclusive jurisdiction to determine any dispute relating to it.

7.3. We may, at our sole discretion, suspend, terminate or change these Terms with seven (7) days' prior notice.

7.4. The present Terms are published on and available on our Website in English, and any translation is a courtesy translation only. For the avoidance of doubt, the English language shall prevail.

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

7.6. 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.

These Terms were last updated and published on 01.10.2026.