

Trading 212

Social Terms of Use

1. Introduction

- 1.1. These Trading 212 Social Terms of Use (the “**Terms**”) apply to your use of the Social Functionality made available through the Trading 212 Platform.
- 1.2. These Terms are additional to and separate from any other terms and conditions issued by Trading 212. If there is any inconsistency, these Terms will take precedence only in relation to the Social Functionality. All capitalised terms which are not defined in these Terms have the meaning given to them in the terms and conditions offered by Trading 212.
- 1.3. These Terms and any non-contractual obligations arising out of or in connection with them will be governed by the law applicable to the Trading 212 entity with which you hold your Trading 212 Account.

2. Eligibility and Access

- 2.1. To use the Social Functionality, you must:
 - a. be at least eighteen (18) years old;
 - b. hold a fully verified Trading 212 Account;
 - c. accept these Terms on the Trading 212 Platform;
 - d. create a Social Account to access and use Social Functionality; and
 - e. not be located in a jurisdiction where access to the Social Functionality would be unlawful.
- 2.2. Your use of the Social Functionality is voluntary, and you may stop using it at any time.

- 2.3. Trading 212 may restrict, suspend or remove access to the Social Functionality where required for legal, regulatory or security reasons. This includes where your Social Account or Trading 212 Account is suspended or closed under other terms and conditions provided by Trading 212, or if Trading 212 reasonably believes, suspects that your use of the Social Functionality is in contravention of Applicable law (as defined below). Trading 212 may notify and cooperate with law enforcement authorities in prosecuting violations of Applicable Law and these Terms.

3. How the Social Functionality works

- 3.1. The Social Functionality allows you to create posts and comments on various topics, as well as share, browse and interact with portfolios ("**Pies**") and content created by other users, through your Social Account. The Social Functionality is for your own personal use only.
- 3.2. Your Social Account (including your username and publicly shared Pies) will be visible to all users and may be viewable by individuals who do not hold a Social Account or Trading 212 Account.
- 3.3. Where you copy or invest using a Pie shared by another user, you do so on a self-directed and execution-only basis and at your own risk. Trading 212 does not review, assess, recommend, endorse or approve any Pie or User Content, and does not carry out any suitability or appropriateness assessment in relation to investments made by copying a Pie. You are solely responsible for determining whether any investment is appropriate for your personal circumstances.
- 3.4. Trading 212 reserves the right to remove from the Pie Library any Pies promising and/or making unrealistic return statements (including, but not limited to, low-risk and/or high-return claims). We reserve the right to restrict your ability to share Pies and make comments on the Social Functionality if you fail to comply with these Terms.

4. User Content and conduct requirements

- 4.1. You are responsible for all User Content, and you must use the Social Functionality in accordance with these Terms.
- 4.2. You must not use the Social Functionality to engage in any activity which:

- a. is unlawful (i.e. used for any illegal purpose), harassing, abusive, threatening, defamatory, discriminatory, misleading or otherwise harmful (this includes submitting or uploading User Content of such nature);
- b. infringes any intellectual property, privacy or proprietary rights of any third party;
- c. involves introducing malware, spyware, viruses or other harmful code to the Social Functionality (whether through User Content or otherwise);
- d. promotes or facilitates fraud or market abuse, or encourages risky behaviour;
- e. is commercial or promotional in nature, including promo codes, promo links, or promotion of third-party groups or platforms or your own business (e.g. posting self-promoting materials such as promo codes or links to your own Pies as comments on other Pies);
- f. constitutes investment advice, a personal recommendation, or a financial promotion;
- g. implies endorsement, or approval, by Trading 212; or
- h. encourages or helps anyone to violate these Terms.

Trading 212 does not review, approve or verify User Content prior to publication and does not adopt or endorse any views expressed by users. Users act independently and not as agents, representatives or partners of Trading 212.

4.3. Through your use of the Social Functionality, you also agree not to:

- a. impersonate any other person;
- b. use automated tools such as web crawlers or scraping tools to access or monitor the Social Functionality;
- c. disclose information that you do not have the right to disclose, such as confidential, proprietary or sensitive information;
- d. actively solicit, urge, or direct users to join third-party groups (e.g. Discord, Telegram, WhatsApp, etc.);
- e. disclose or solicit private information of any person;

- f. disseminate information which is deceptive, false, misleading or fraudulent in nature, or which contains vulgar, obscene, indecent or unlawful material;
- g. gather personal data of other users for any purpose;
- h. engage in spam, phishing or trolling behaviour (e.g. using an offensive username/profile picture, etc);
- i. send advertisements, chain letters, or other solicitations;
- j. send emails to distribution lists, newsgroups, or group mail aliases.

4.4. Trading 212 may, without prior notice to you, change, redact, suspend or delete any current or previously posted User Content that Trading 212 considers to breach these Terms, applicable law, or Trading 212's [Community Guidelines](#). Trading 212 may monitor activity on the Social Functionality for the purposes of detecting misleading statements, market abuse or coordinated trading activity and may report suspicious activity to relevant regulatory authorities.

If you believe someone has submitted User Content to the Social Functionality in violation of these Terms, use the in-app report functionality and/or contact us immediately.

Trading 212 reserves the right to take any other action, at Trading 212's sole discretion, in the event of violation of these Terms.

- 4.5. Automated moderation tools may be used to detect harmful or prohibited content.
- 4.6. You are expressly prohibited from using the Social Functionality to provide investment advice, act as a portfolio manager, or make any financial guarantees.
- 4.7. You agree to be responsible for all actions taken using your Social Account, whether authorised by you or not, until you either close your Social Account or notify Trading 212 that your Social Account has been compromised. You agree to notify Trading 212 immediately if you suspect your Social Account has been compromised.
- 4.8. Trading 212 may restrict, suspend, or close your Social Account on the Social Functionality according to its policy for handling copyright-related takedown requests, or if Trading 212 reasonably believes that you've broken any rule in these Terms or in the [Community Guidelines](#).

5. Intellectual Property and Licence

- 5.1. You retain ownership of your User Content. These Terms do not transfer any intellectual property rights in your User Content to Trading 212. Nothing in these Terms gives you any ownership rights in Trading 212's intellectual property aside from the limited, revocable, non-transferable right to access and use the Social Functionality.
- 5.2. By posting User Content, you grant us a worldwide, royalty-free, transferable and sublicensable licence to host, copy, store, display, reproduce, analyse, publish and otherwise make your User Content available in connection with the Social Functionality, including for marketing, product improvement, and technical purposes.

This licence continues for as long as your User Content remains available on the Social Functionality and for a reasonable period of time thereafter to allow for its removal from backup and archival systems.

Other licences apply to content you submit, such as [Creative Commons](#) licences, these may continue after your User Content is removed. Those licences may give others, or Trading 212, the right to share your content through the Social Functionality again.

- 5.3. You must not remove any marks showing proprietary ownership from materials you download from the Social Functionality.
- 5.4. Others who receive your User Content submitted or uploaded to the Social Functionality may violate the terms on which you license such User Content. You agree that Trading 212 will not be liable to you for those violations or their consequences.
- 5.5. To the extent permitted by applicable law, you unconditionally and irrevocably waive (and agree not to assert) any "moral rights" or similar rights you may have in your User Content (such as the right to be identified as the author or the right to object to derogatory treatment of the work) in connection with trading 212's use of that content as permitted under these Terms.

6. Investment Risk Warnings

- 6.1. No User Content, and any other content available on the Social Functionality, will constitute investment advice, a personal recommendation or endorsement by Trading 212. The information available through the Social Functionality is for informational purposes only. You agree that you will not rely on any User Content as investment

advice and that you are responsible for conducting your own research or obtaining independent professional advice before making any investment decision.

- 6.2. Investing involves risk. The value of investments can fall as well as rise. Past performance does not guarantee future results.
- 6.3. You are solely responsible for your investment decisions, including copying or following another user's Pie.

7. Data Protection and Personal Information

- 7.1. Trading 212 processes personal data shared through the Social Functionality in accordance with the relevant Privacy Policy provided by Trading 212 and applicable data protection law.
- 7.2. You must not upload personal data relating to any other person without their lawful consent.

8. Liability

- 8.1. Trading 212 does not guarantee that the Social Functionality will always be available or free from errors. You agree that Trading 212 provides the Social Functionality "as is", without any warranties.
- 8.2. Trading 212 is not liable for User Content or actions taken by other users of the Social Functionality.
- 8.3. To the fullest extent permitted by Applicable Law, Trading 212 will not be liable for any indirect, incidental, consequential or special loss arising from or in connection with your use of the Social Functionality, including loss of profit, loss of opportunity, loss of data or reliance on User Content. Trading 212 is not responsible for the accuracy, completeness or reliability of User Content posted by other users.
- 8.4. Nothing in these Terms limits or excludes liability which cannot be limited by law, including for fraud, or for death or personal injury caused by negligence.
- 8.5. Your statutory consumer rights remain unaffected.
- 8.6. Notwithstanding any other provision of these Terms, and to the fullest extent permitted by Applicable Law, Trading 212's total aggregate liability to you for all claims of any kind

arising out of or in connection with the Social Functionality or these Terms shall not exceed **£50** (or the equivalent in local currency where you are based). This cap applies regardless of the form of action, whether in contract, tort (including negligence), breach of statutory duty or otherwise.

- 8.7. You agree to indemnify Trading 212 for reasonably foreseeable losses, costs and expenses directly arising from your material breach of these Terms, to the extent permitted by Applicable Law. Trading 212 will tell you as soon as possible about any claim that concerns you. If Trading 212 delays telling you and that delay causes extra costs you could have avoided, you won't be responsible for those extra costs.

Trading 212 will handle the investigation, defence and settlement of any claim, and you must cooperate. Trading 212 will not settle any claim in a way that blames you or creates obligations for you without your agreement.

9. Suspension and Termination

- 9.1. Trading 212 or you may end your use of the Social Functionality at any time. This will result in the termination of these Terms.
- 9.2. Trading 212 may restrict or suspend your access where Trading 212 reasonably believes you have breached these Terms, any terms and conditions provided by Trading 212 or any applicable law.
- 9.3. User Content may remain visible after termination where legally required or where you haven't deleted it prior to termination.
- 9.4. The following provisions will continue to apply: Sections 4, 5, 6, 7, 8, 9.3 and 11.

10. Changes to these Terms

- 10.1. Trading 212 may change these Terms at any time. It is your responsibility to check the Trading 212 Platform regularly for any such updates.
- 10.2. The most up-to-date version will always be available on the Trading 212 Platform.

11. Contact

- 11.1. If you would like to notify Trading 212 about something, you can contact Trading 212 by email at info@trading212.com.
- 11.2. Trading 212 can notify you under these Terms using the email address you provided for your Social Account on the Social Functionality.

12. General

- 12.1. If any part of these Terms is not legally enforceable as written, it will be adjusted only as much as needed to make it enforceable. If it can't be fixed, that part will be removed.
- 12.2. You are not allowed to transfer these Terms or your agreement with us to anyone else. Trading 212 can transfer this agreement to another company in the Trading 212 Group, or to a company that takes control of us or of the part of Trading 212's business related to the Social Functionality. Any transfer by you that goes against these Terms will not be valid.
- 12.3. If either of us chooses not to enforce a right, or overlooks a breach of these Terms, that does not mean Trading 212 is giving up that right or accepting any future breaches.
- 12.4. These Terms make up the entire agreement between you and Trading 212 for your use of the Social Functionality, and replace any earlier or existing agreements or communications about this.

13. Definitions

"Applicable Law" means any law, regulation, regulatory rule, guidance or legally binding requirement applicable to Trading 212 or to your use of the Social Functionality.

"Community Guidelines" means the supplementary rules, standards and behavioural expectations published by Trading 212 on the Trading 212 Platform from time to time, which govern user interactions and content standards within the Social Functionality.

"Pie Library" means the repository or section within the Social Functionality where users can browse, share and view Pies created by themselves or other users.

“Social Account” means a specific account created to access and use the Social Functionality;

“Social Functionality” means the social functionality made available by Trading 212 within the Trading 212 Platform, including the ability to view, share and interact with Pies and comments;

“T212 AU” means Trading 212 AU Pty Ltd, an ASIC-authorised investment firm (ABN 46 660 342 763) (AFSL No. 541122) with a registered address at Suite 102, 151 Clarence Street, Sydney, NSW 2000;

“T212 CY” means Trading 212 Markets Limited, a CySEC-authorised investment firm with licence number 398/21 with a registered address at 1, Ayias Fylaxeos Street, 2nd floor, Office 1, 3025, Limassol, Cyprus;

“T212 DE” means Trading 212 EU GmbH, a BaFin-regulated investment firm with licence number 10109603 with a registered address at Bahnstraße 47, 40878 Ratingen, Germany;

“T212 UK” means Trading 212 UK Limited, an FCA-authorised investment firm with licence number 609146, with a registered address at Aldermay House, 10-15 Queen Street, London, EC4N 1TX;

“Trading 212” means the Trading 212 entity with which you hold your Trading 212 Account, being either T212 AU, T212 CY, T212 DE, or T212 UK;

“Trading 212 Account” means the account you hold with Trading 212 that provides access to the Trading 212 Platform and the Social Functionality.

“Trading 212 Group” means T212 AU, T212 CY, T212 DE, and T212 UK and all other entities within the Trading 212 group of companies;

“Trading 212 Platform” means the Trading 212 website at www.trading212.com and any mobile applications provided by Trading 212 through which you can access your Trading 212 Account, Social Account and the Social Functionality; and

“User Content” means any account information, data, materials, posts, comments, Pies, text, images, or other content that you upload, submit or share through the Social Functionality.

14. Interpretation

- 14.1. Headings and formatting in these Terms are for convenience only and do not affect their interpretation.
- 14.2. Words following **“including”**, **“include”**, **“in particular”**, or any similar expression are illustrative only and do not limit the sense of the preceding words.
- 14.3. Trading 212 publishes these Terms on its Trading 212 Platform in English. Any translation is provided as a courtesy only.

These Terms were last updated and published on 09.03.2026. An up-to-date copy of these Terms is available on the Trading 212 Platform.