

## ISA Season Cashback Offer 2026

### Definitions and applicability

1. Any capitalised terms used but not defined in these terms and conditions (the “Terms”) shall have the meaning given to them in the **Moneyfarm Client Agreement and Terms and Conditions for Business** (the “Terms of Business”).
2. Except as expressly varied below in relation to the “ISA Season Cashback Offer 2026” (the “Offer”), the Terms of Business apply to this Offer.
3. This Offer is promoted by MFM Investment Ltd, trading as Moneyfarm, which is authorised and regulated by the Financial Conduct Authority (firm reference number: 629539).

### Scope of the Offer

4. The Offer consists of a tiered cashback incentive awarded based on the total net amount deposited or transferred and invested during the Offer Period (the “Cashback”).
5. The Offer applies exclusively to **managed Stocks and Shares ISAs, Junior ISAs and General Investment Accounts** (GIA) portfolios with every management style.
6. The Offer does not apply to Share Investing portfolios, Cash ISA accounts except as expressly set out in clause 15, SIPP products, or any other Moneyfarm products.
7. The Offer should not form the basis of any decision to invest.

### Eligible clients

8. The Offer is open to **new clients**, defined as individuals who have never previously held a Moneyfarm account and who open an account on or after 9 February 2026, **as well as to existing clients**, defined as individuals who opened a Moneyfarm account before 9 February 2026.
9. Eligible clients must be tax residents of Great Britain and Northern Ireland.

### Registration and claim window

10. In order to participate in the Offer, **eligible clients must register their interest during the claim window**, which runs **from 9 February 2026 to 15 April 2026**.
  - a. **New clients must register via the dedicated landing page** and open a qualifying portfolio within the claim window.
  - b. **Existing clients must explicitly register their interest via a dedicated link provided through email, push notification, in-app message or curated content** and must see the confirmation message upon completion of registration.
11. Failure to complete the registration process correctly within the claim window will result in ineligibility for the Offer.

## Funding and transfer conditions

12. To qualify for the Cashback, clients must **deposit or request a transfer** and invest a qualifying amount during the deposit and transfer request window, which runs **from 9 February 2026 to 30 April 2026 at 23:59**.
13. **Transfers** from external providers must be requested within the deposit and transfer request window and **must be completed by 31 May 2026**.
14. Clients may make one or multiple deposits during the deposit and transfer request window. The applicable **cashback tier will be determined by the total net amount invested** during the offer period.

## Cashback tiers

15. Cashback is calculated based on the total net invested amount during the offer period.
  - a. An investment of at least **£5,000 qualifies for a £50 cashback**
  - b. An investment of at least **£10,000 qualifies for a £100 cashback**
  - c. An investment of at least **£20,000 qualifies for a £200 cashback**
  - d. An investment of at least **£50,000 qualifies for a £500 cashback**
  - e. An investment of at least **£100,000 qualifies for a £1,000 cashback**

## Net investment calculation

16. When calculating the qualifying amount, Moneyfarm will take into account only net contributions to managed Stocks and Shares ISA, Junior ISA and GIA portfolios. Any withdrawals made during the offer period will be deducted from the total invested amount.

## Special funding rules

17. Internal transfers from an existing Moneyfarm Cash ISA into a qualifying Stocks and Shares ISA, JISA or GIA may count towards the cashback calculation.
  - a. This applies only to existing clients who held a funded Cash ISA at the start of 9 February 2026 (00:00 UK time), and such internal transfers must be completed by 30 April 2026.
18. Transfers from “eToro - Powered by Moneyfarm products” to Moneyfarm are excluded and do not count towards cashback eligibility.

## Holding period

19. The qualifying invested amount must remain invested for a period of 24 months from the end of the deposit and transfer request window, meaning until 30 April 2028.
  - a. For the avoidance of doubt, where a client is eligible to fund the qualifying invested amount through an internal transfer from a Cash ISA, this requirement applies equally to the portion of the qualifying amount funded in this way. Such amounts must remain invested in qualifying managed investment products and may not be disinvested or transferred back to a Cash ISA.
20. Failure to comply with the holding requirement will result in the cashback being withdrawn or reclaimed.

## Cashback payment

21. The cashback will be credited to the client's Moneyfarm account as available cash by 15 July 2026, subject to operational constraints.
22. If a client believes they are entitled to the cashback and has not received it by 15 July 2026, they must contact Moneyfarm by 16 August 2026.
23. Once credited, the cashback may be invested or withdrawn. However, the original qualifying capital remains subject to the holding requirement set out in clause 19.

## Restrictions and combinability

24. Only one cashback may be awarded per person during the offer period.

25. The Offer is not combinable with any other Moneyfarm promotions on the same products - with the exception of the 'Invite a Friend programme.
26. Moneyfarm employees, contractors and members of their households are not eligible to participate in the Offer.
27. The Offer must be used for personal and non-commercial purposes only.

## General conditions

28. Moneyfarm reserves the right to decline to open an account at its sole discretion and without giving any reason.
29. Moneyfarm reserves the right to amend, withdraw or restrict this Offer at any time, at its sole discretion, upon at least three days' notice.
30. Any abuse of these Terms or any breach or suspected breach of these Terms or the Terms of Business may result in disqualification from the Offer and the reclaiming of any cashback paid.

## Governing law and risk warning

31. These Terms, including any non-contractual disputes or claims, are governed by English law and subject to the exclusive jurisdiction of the English courts.
32. As with all investing, **your capital is at risk**. The value of your investments can go down as well as up and you may get back less than you invest. Tax treatment depends on individual circumstances and may change in the future. If you are unsure whether investing is right for you, you should seek independent financial advice. [See our full risk disclosure for details.](#)