

Cash ISA Bonus Rate terms and conditions

Definitions

Standard Interest Rate means the standard rate of interest offered by CMC Invest on our Cash ISA. This rate is variable. The current rate is visible on the Application and our Website.

Bonus Rate means the bonus rate of interest offered as part of the Cash ISA Bonus Rate Offer that is paid on top of the Standard Interest Rate. The Bonus Rate is visible on our Website.

Bonus Rate Offer Period means the period the Cash ISA Bonus Rate Offer is advertised (as visible on our website) starting from 4 April 2025 and may be cancelled or otherwise varied by CMC Invest at any time.

Bonus Rate Period means Eligible Customers will receive the Bonus Rate on their Cash ISA for **90 days** from the date they successfully open a Cash ISA Account.

Introduction

1. These terms and conditions ("Cash ISA Bonus Rate Terms") form the basis of the opportunity to participate in the CMC Markets Investments Limited offer ("Cash ISA Bonus Rate Offer").
2. Taking part in this Cash ISA Bonus Rate Offer constitutes acceptance of these Cash ISA Bonus Rate Terms. CMC Markets Investments Limited (Company Registration Number 12816952) ("CMC Invest") is the provider of this Cash ISA Bonus Rate Offer. CMC Invest is authorised and regulated by the Financial Conduct Authority (Firm Reference number 948126). CMC Invest reserves the right to withdraw the Cash ISA Bonus Rate Offer, or vary or cancel any of these Cash ISA Bonus Rate Terms at any time, in its sole discretion and without prior notice, subject to Applicable Law.
3. Capitalised terms used but not defined herein have the meaning given to them in the CMC Invest General Terms of Business ("General Terms") and the ISA Terms and Conditions ("ISA Terms").

About the Bonus Rate

4. If you meet the eligibility criteria under these Cash ISA Bonus Rate Terms, you will earn the Bonus Rate from the day you open your Cash ISA Account for the Bonus Rate Period. The Bonus Rate will be paid on top of the Standard Interest Rate.
5. For the duration of the Bonus Rate Period (as defined above), the Bonus Rate and the Standard Interest Rate will accrue daily and be automatically credited to your Cash ISA on the third calendar day of each month, or on the next Business Day if the third calendar day is not a Business Day. Once the Bonus Rate Period ends, you will continue to earn only the Standard Interest Rate on the cleared balance held in your Cash ISA, and you will no longer be eligible to earn the Bonus Rate.
6. The Standard Interest Rate is variable. This means that the total interest rate you receive from CMC Invest on the Cash in your Cash ISA - namely, the Standard Interest Rate and the Bonus Rate - may be subject to change.

7. We can change the Bonus Rate for new prospective participants at any time during the Bonus Rate Offer Period and the Bonus Rate Period. However, if you are an existing participant who has fully met the eligibility criteria for the Cash ISA Bonus Rate Offer (see below), you will continue to receive the original Bonus Rate provided to you on the date you open your Cash ISA until the end of the Bonus Rate Period. Changes to the Bonus Rate will take effect immediately for new prospective participants under the Cash ISA Bonus Rate Offer.

8. We will notify you of changes to the Standard Interest Rate in accordance with the ISA Terms.

Conditions of Eligibility

9. The Cash ISA Bonus Rate Offer is available to customers who have satisfied the eligibility criteria (see below) for the Cash ISA Bonus Rate Offer ("**Eligible Customer**").

10. The eligibility criteria for the Cash ISA Bonus Rate Offer are that the Eligible Customer must:

(a) meet the eligibility requirements for the Cash ISA, as specified in the ISA Terms;

(b) have not yet opened a CMC Invest Cash ISA;

(c) be an existing or new customer to CMC Invest (new customers must have successfully registered an Account and been verified);

(d) open a Cash ISA with CMC Invest during the Bonus Rate Offer Period.

Legal

11. You will be disqualified from participating in the Cash ISA Bonus Rate Offer (which means you will not be eligible to receive the Bonus Rate) where we, at our sole discretion, consider you have:

(a) Held one or more Cash ISAs with CMC Invest (for example, by holding multiple accounts with CMC Invest); or where you have previously held and closed a Cash ISA with CMC Invest, prior to the start of the Bonus Rate Offer Period.

(b) Violated, manipulated or not abided by any of these Cash ISA Bonus Rate Terms, the General Terms, the ISA Terms and/or any of the applicable Legal Documents, which you have agreed to as part of our onboarding requirements, and/or

(c) Engaged in any act which harms CMC Invest or damages our reputation.

12. If we suspect or identify that you have engaged in any or all of the actions mentioned in Clause 11 above during the Bonus Rate Offer Period or Bonus Rate Period, we reserve the right to reclaim any Bonus Rate previously paid to you under the Cash ISA Bonus Rate Offer.

13. Any decision made by us under this Clause 5 will be made at our sole discretion and will be final.

14. We reserve the right to suspend, extend, withdraw or amend the Cash ISA Bonus Rate Offer 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.

15. Participation in the Cash ISA Bonus Rate Offer does not constitute any form of partnership, association or joint venture between you and CMC Invest.

16. 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 Cash ISA Bonus Rate Offer. As examples only, this includes the unavailability or inoperability of our Website or your CMC Invest Account, any technical malfunction, computer error, corruption or loss of information.

17. These Cash ISA Bonus Rate Terms and any non-contractual obligations arising out of or in connection with these Cash ISA Bonus Rate Terms are governed by, and interpreted in accordance with, the laws of England and Wales.

18. The courts of England and Wales have exclusive jurisdiction to hear any and all disputes or claims (including non-contractual disputes or claims) arising out of or in connection with these Cash ISA Bonus Terms.