CMC MARKETS INVESTMENTS LIMITED

TRANSFER BONUS TERMS & CONDITIONS

Introduction

1. These terms and conditions ("Transfer Bonus Terms") apply to the CMC Invest Transfer Bonus Offer (the "Offer").
2. By taking part in the Offer, you accept these Transfer Bonus Terms. The Offer is provided by CMC Markets Investments Limited (company number 12816952), authorised and regulated by the Financial Conduct Authority (registration number 948126) ("CMC Invest", "we" or "us"). We may withdraw the Offer or change these Transfer Bonus Terms, subject to Applicable Law. This will not affect an Eligible Customer's entitlement in respect of a valid transfer instruction received before the change, unless required by Applicable Law.
3. Capitalised terms not defined in these Transfer Bonus Terms have the meanings given in the CMC Invest General Terms of Business ("General Terms").

Conditions of Eligibility

4. The Offer is available to customers who meet the conditions set out below ("Eligible Customers").
5. To be eligible, you must:
    (a) open an Account with CMC Invest and not have previously held an open CMC Invest account;
    (b) submit a valid instruction during the Offer Period to transfer eligible cash and/or investments to CMC Invest through the Application or, where available, by requesting a manual transfer at support@cmcinvest.com, from one or more of the following:
        i. an HMRC-approved ISA manager, in accordance with the General Terms;
        ii. a Self-Invested Personal Pension ("SIPP") held with a UK authorised pension scheme, in accordance with the General Terms; or
        iii. investments held with an FCA-regulated financial, trading, investment or broker firm that we can accept for transfer;
    (c) not close a receiving Account or transfer any assets in a receiving Account to another provider, in whole or in part, within 12 months after the Transfer Bonus is credited to your GIA, subject to the repayment provision below.
6. An "Eligible Transfer" is a transfer of cash and/or investments from an account in your own name with an external provider into an eligible CMC Invest Stocks and Shares ISA, GIA or SIPP (a "receiving Account"), provided that:
    (a) we can accept the assets; and
    (b) we receive your completed, valid transfer instruction during the Offer Period

    through the Application or an approved manual transfer process and the transfer is not otherwise excluded under these Transfer Bonus Terms.
7. Transfers from a Cash ISA, including into a Stocks and Shares ISA, and transfers into a Cash ISA or Junior Cash ISA are not Eligible Transfers. Cash held in another eligible source account may qualify if transferred into a receiving Account.

Offer Period

8. The Offer is open from 00:01 UK time on 29 November 2026 until 22:00 UK time on 31 January 2027 (the "Offer Period"). We may extend or otherwise change the Offer Period, subject to Applicable Law and the protection above for valid transfer instructions already received.
9. Your Eligible Transfer is initiated during the Offer Period if we receive a completed, valid instruction before it closes, including all information and authorisations we reasonably need to initiate it. We will normally notify you by secure message if your instruction is invalid or rejected.

Important Information

10. If you are eligible, you will receive a cash bonus ("Transfer Bonus") in your General Investment Account ("GIA"), subject to these Transfer Bonus Terms. The amount depends on the total GBP value of your Eligible Transfers initiated during the Offer Period, as shown in Appendix 1.

11. Once all your Eligible Transfers initiated during the Offer Period have settled, failed or been cancelled, we will calculate your Transfer Bonus under Appendix 1 using the total value of the cash and investments we have received. If a transfer is only partly completed, only the cash and investments we actually receive will count. Failed or cancelled transfers will not count. If a transfer is delayed, we will wait until it has settled, failed or been cancelled before calculating and paying your Transfer Bonus. We value each investment at its end-of-day market price on the date it settles with us and cash at the amount received. Non-GBP amounts will be converted into GBP using the applicable end-of-day exchange rate on the settlement date.

12. We will credit the Transfer Bonus to your GIA by 15 March 2027 if all your Eligible Transfers have settled, failed or been cancelled in time for payment by that date. If this happens later, we will pay the Transfer Bonus after all your Eligible Transfers have settled, failed or been cancelled. You may use the Transfer Bonus to place trades on the Application in accordance with the General Terms. For 12 months after the Transfer Bonus is credited to your GIA, you cannot withdraw the Transfer Bonus or money received from selling investments bought with it. This restriction also applies to money received from selling any investments bought with those proceeds. The restriction is subject to Applicable Law and does not prevent you exercising any right to transfer or close an account. We will email you when your Transfer Bonus has been paid.

13. You can receive only one Transfer Bonus.

14. You may transfer assets in a receiving Account to another provider or close a receiving Account at any time, subject to Applicable Law and the applicable account terms. You must repay the whole Transfer Bonus if, within 12 months after it is credited to your GIA, you transfer any assets in a receiving Account to another provider or close a receiving Account. This applies even if you transfer only part of the assets, including assets other than those transferred under the Offer. We will notify you of the amount repayable and the reason for repayment. You can contact support@cmcinvest.com with any queries or disputes. The complaints procedure in the General Terms also applies. We may recover an amount due from your available cash, subject to Applicable Law and the applicable account terms, including clause 26 of the General Terms. This clause does not restrict any statutory cancellation right.

General Legal Terms

15. Clause 21 ("Our liability towards you, and limitations of that liability") of the General Terms applies to the Offer. Nothing in these Transfer Bonus Terms excludes or limits liability that cannot lawfully be excluded or limited.
16. We collect personal information to run the Offer. If you do not provide information we request, you may not be able to take part. We handle this information in accordance with our Privacy Policy and Applicable Law.
17. If you materially breach these Transfer Bonus Terms in a way that affects your eligibility, we may withhold or reclaim the Transfer Bonus, subject to Applicable Law. An HMRC investigation alone does not establish a breach.
18. You are responsible for any tax you owe as a result of the Transfer Bonus and for monitoring

your applicable tax thresholds and subscription or contribution limits. This does not affect any tax reporting, withholding or other obligations imposed on us.

19. If we do not enforce these Transfer Bonus Terms on one occasion, this will not give rise to a claim or prevent us from enforcing them later.
20. If you initiate an Eligible Transfer during the Offer Period in accordance with these Transfer Bonus Terms, you will automatically participate in the Offer. You may opt out by emailing support@cmcinvest.com. If you opt out before the Transfer Bonus is paid, you will not receive it. If you opt out within 12 months after the Transfer Bonus is credited to your GIA, you must repay it. We will notify you of the amount repayable and may recover it as described in the repayment provision above. If you opt out after that 12-month period, you will not have to repay the Transfer Bonus because you have opted out.
21. These Transfer Bonus Terms and any non-contractual obligations arising from or connected with them are governed by the laws of England and Wales.
22. The courts of England and Wales have exclusive jurisdiction over disputes or claims arising from or connected with these Transfer Bonus Terms, subject to any mandatory right you have to bring proceedings elsewhere.

Risk Warning

CMC Invest is an execution-only provider and does not provide investment advice. You should make your own investment decisions. Investments can fall as well as rise in value, and you may get back less than you invested. Before transferring a pension, check that you are not giving up safeguarded or defined benefits or incurring excessive exit fees from your current provider. Seek independent financial advice if you are unsure about any aspect of transferring your investments.

These Terms are dated **29 November 2026**.

Appendix 1 – Bonus Structure

The table below shows the Transfer Bonus based on the total value of your Eligible Transfers, calculated as described above after all transfers initiated during the Offer Period have settled, failed or been cancelled. You will not receive a Transfer Bonus if the total is less than £20,000.

Amount transferred	Bonus Awarded
£20,000 or more but less than £50,000	£200
£50,000 or more but less than £250,000	£500
£250,000 or more but less than £500,000	£2,000
£500,000 or more but less than £1,000,000	£4,000
£1,000,000 or more	£10,000