

Invite a friend to join Moneyfarm

'Invite a Friend' offer terms and conditions

Capitalised terms used but not defined in these terms have the meaning given to them in the Moneyfarm Client Agreement & Terms and Conditions for Business (the "Terms"), and references to the Terms below shall be construed accordingly. Except as may be varied below in relation to the 'Invite a Friend' offer, the Terms apply to this offer.

Subject to the terms outlined below, the 'Invite a Friend' offer allows active Moneyfarm account holders to receive **a 20% discount for a period of six months**. This discount applies separately to both the management fee and the platform fee. For each subsequent successful referral, you will receive an additional 20% discount for six months. The 'Refer a Friend' offer should not form the basis of any decisions made in relation to potential Account activity.

Conditions of Eligibility

- All active Moneyfarm clients and those referred by them who subscribe to the Moneyfarm service **between 2 February 2026 and 31 December 2026** will be eligible to participate in the initiative.
- In order to qualify for the offer, the following conditions must be met:
 - You must hold a live Moneyfarm Account;
 - By providing your friend's contact details, you confirm that your friend consents to receive such email and/or text;
 - Your friend must apply for an Account via the unique link or promo code contained in the email or text received.
- You can only refer to each friend once. The offer is only available on the first Account opened by each friend.
- Moneyfarm reserves the right to decline to open an Account (as applicable) at its sole discretion and without giving any reason for doing so.
- The offer **only applies** to [General Investment Accounts](#), Pensions and managed [ISAs](#) and [JISAs](#), therefore it does not apply to [Cash ISA](#) and [Share Investing](#) solutions.

General

- In the event that more than one friend is successfully referred, you will receive **a 20% discount for each friend referred**, for a period of six months. Discounts are cumulative but cannot reduce the fees payable below 0% of the total fees, **with a maximum cumulative discount of 100% of the total fees payable**.
- The offer will start as soon as the friend subscribes to the service.

- You will not be permitted to have a power of attorney or any other authority to trade on any friend's Account(s) opened and in receipt of the offer, at any time.
- This offer must only be used for personal and non-commercial purposes. The personalised links should not be published or distributed publicly. Moneyfarm reserves the right to refuse to apply the fee free offer to you and your friend(s) where it suspects (in its sole discretion) non-compliance with this term.
- The offer is subject to, and contingent upon, yours and your friend's compliance with these terms and the Terms. In addition to any other rights and remedies available to Moneyfarm, in the case of any breach or suspected breach of the Terms in relation to an Account, Moneyfarm is entitled to deem such Account ineligible for the offer.
- Moneyfarm employees, contractors and members of their households are not eligible to participate in this offer.
- Moneyfarm reserves the right to amend, withdraw or restrict this offer at any time without notice.
- These terms (including non-contractual disputes or claims) are subject to English law and the exclusive jurisdiction of the English courts.
- The offer is subject to our general Terms and Conditions for promotional Coupons which is available on our website.

Investments can go down in value as well as up, and you may get back less than you put in.
[See our full risk disclosure for details.](#)