

Amendments to the Invest Terms

Old wording	New wording
<p>12.7. You can place an Order as long as the value of the Order does not exceed 95% of the available funds in your account. Regardless of this, you can still end up with a negative balance on your Account in cases of sudden market volatility, where the price would drastically change between the time of giving the order and its execution. Should such a change occur, and your obligation to settle exceeds your available funds, you will remain liable to settle the Deal in full.</p>	<p>12.7. You can place an Order as long as the value of the Order does not exceed 95% of the Available Cash in your account. Regardless of this, you can still end up with a negative balance on your Account in cases of sudden market volatility, where the price would drastically change between the time of giving the order and its execution. This is commonly referred to as 'Order slippage'. Should such a change occur, and your obligation to settle exceeds your Available Cash, you will remain liable to settle the Deal in full. If a Deal results in a negative balance on your Account, you instruct us to attempt to sell the part of your Position that results in a negative balance to prevent a negative balance on your Account - we will do this on a best-effort basis.</p>
<p>14.5. In the event that there has been no movement on your Account balance for a period of at least six (6) years and we are unable to contact you despite</p>	<p>14.5. Where permitted by CASS Rules and in the event that there has been no movement on your Account balance for a period of at least six (6) years and we</p>

having taken reasonable steps to do so, you agree that we may cease to treat your money as client money. If the funds remaining in your Account are less than GBP 25, they will be paid away to a registered charity, in accordance with CASS Rules.

are unable to contact you despite having taken reasonable steps to do so, you agree that we may cease to treat your money as client money and may pay it to a registered charity of our choice. Where we do this, we will unconditionally undertake to pay you a sum equal to that paid to charity if you later contact us to claim these amounts.

New sections

10.7. It may be possible for you to instruct a Trading 212 Card Withdrawal above the Available Cash in your Account where you use your Trading 212 Card for offline transactions and/or automatic settlement transactions. This could result in a negative balance on your Account. You agree to immediately deposit sufficient Available Cash to cover the negative balance.

14.12. Given the nature of the Share Dealing Services, your Account will ordinarily not have a negative balance. Nevertheless, it is possible for your Account balance in your Primary Currency and/or Non-Primary Currency to be negative in certain limited situations. This includes situations such as Order slippage (as described in Clause 12.7), fees and charges imposed by the issuers of Financial instruments (as described in Clause 18.5) or when using a Trading 212 Card for offline transactions (as described in Clause 10.7). When making use of our Multi-Currency Account, you agree that we have the right to convert funds you hold in your Primary Currency and/or Non-Primary Currency to cover a negative balance in any other currency. You also agree to immediately deposit sufficient Available Cash to cover any negative balances on your Account balance.

18.5. Some Financial Instruments (including but not limited to American Depositary Receipts, ADRs) may be subject to fees and charges imposed by their issuer. These will be charged to your Account. As a result, your Account may end up with a negative balance if there is insufficient Available Cash to cover these fees and

charges. You agree to immediately deposit sufficient Available Cash to cover the negative balance.

Deleted sections

15.3. To ensure that we act within the scope of our regulatory permissions, in order to be eligible to receive Interest on Cash in accordance with this Clause 15., you must actively engage in trading activities through your Account or Stocks ISA Account with us. For Accounts that are not actively trading, we reserve the right, at our sole discretion, to suspend any interest payment to you with immediate effect and we will notify you.

Clauses 15.4 - 15.7 have been renumbered on a -1 basis.