

Monzo Investments: refer a friend

Before we start, as we're the promoter of the offer, legally we have to give you our address. It's: Monzo Bank, Broadwalk House, 5 Appold Street, London, EC2A 2AG.

If you refer someone to Monzo

You'll need to be a UK resident aged 18 or over, with an open Monzo Investments account.

How it works

You share your unique referral link with friends (you can find this in your Monzo app). They tap the link and enter their mobile number, which sets the clock ticking. They have 30 days to:

- download the Monzo app (if they're not already a Monzo customer)
- apply for a Monzo Investments account (they'll need to open a personal account first)
- make an investment in their Monzo Investments account (minimum £1 investment).

Once they've done that, the referral's complete and you'll both get £5.

We'll ask you how you want your bonus to be paid in the app. We'll either invest it in line with your instructions in your Monzo Investments account, or pay it into your personal account if you ask us to. If you don't make a choice within 7 days, then we'll automatically add the money to your personal account.

You're always responsible for making sure you stay within your ISA allowance for

the tax year - if receiving the £5 into your Stocks and Shares ISA would mean you exceed your allowance, you must choose to receive it in your personal account.

You can't exchange your £5 bonus for an alternative and we can replace the £5 bonus with something else at any time. This referral scheme starts on 12th November 2024. It doesn't have an end date but we can change this at any time.

When you refer someone, you'll have the choice to share certain information about your investments with them, for example the funds you've chosen, or how often you invest. We'll only show what you choose to share - nothing more.

When we won't pay you £5

We appreciate you sharing your unique referral link far and wide with folks you know. But if we suspect that you're gaming the offer (for example, by advertising to promote your link) then we have the right to stop paying you the £5 reward. We'll contact you to tell you that we've done this.

We can also freeze your link and stop paying you the £5 reward if we suspect any fraudulent, abusive or suspicious behaviour. And lastly, your link will stop working if either we or you close your Monzo Investments account under the terms applying to it.

If the person you referred doesn't sign up and make their first investment within 30 days, you won't get the £5 reward.

Limited time offers

We may run limited time offers where you can earn a different reward after making a successful referral. If this applies, we'll let you know how it works and how long it's running for by email or in-app messages. You'll always be able to check whether a limited promotion applies in the referral part of the app. The remainder of these Ts&Cs

apply to limited time offers.

If you're invited to join Monzo Investments

You'll need to be a UK resident aged 18 or over who doesn't already have a Monzo Investments account, and is eligible to open one under the terms and conditions for Monzo Investments. If you've already got a Monzo Investments account, or have already received a referral bonus for joining Monzo Investments, you're not eligible for this offer.

How it works

If you're new to Monzo, download the Monzo app, then click on the referral link, and open your Monzo Investments account. If you're already a Monzo customer, the referral link will take you to the app.

You have 30 days to:

- download the Monzo app (if you're not already a customer)
- apply for a Monzo Investments account
- make an investment into your Monzo Investments account (minimum £1).

After that, the referral's complete, and you'll both get £5.

We'll ask you how you want your bonus to be paid in the app. We'll either invest it in line with your instructions in your Monzo Investments account, or pay it into your personal account if you ask us to. If you don't make a choice within 7 days, then we'll automatically add the money to your personal account.

You're always responsible for making sure you stay within your ISA allowance for the tax year - if receiving the £5 into your Stocks and Shares ISA would mean you exceed your allowance, you must choose to receive it in your personal account.

We may send you reminders to let you know how long you have left to claim your £5. If you open a Monzo Investments account after the 30 days, you won't get the £5 reward.

You can't exchange your £5 bonus for an alternative, and we can replace it with something else at any time. This referral scheme starts on 12th November 2024. It doesn't have an end date but we can change this at any time.

Limited time offers

We may run limited time offers where you can earn a different reward after successfully completing a referral. You'll know if this applies by following the referral link your friend sent you. This will tell you how the offer works and how long it applies for. The remainder of these Ts&Cs apply to limited time offers.

The small print (in normal size)

If you take part in our referral scheme, we assume you've read and agree to these terms and conditions. If we suspect any fraud or breach of these terms, we can refuse to pay the £5 bonus or reverse a payment we've already made.

We can't promise we'll say yes to everyone who applies for Monzo Investments after using a unique referral link. Like all financial service providers, we have a responsibility to keep Monzo and all our customers safe, so there are lots of factors we look at when you apply.

We'll collect, store and process the data for everyone who takes part in line with our Privacy Notice. And the last thing from us: English law applies to this referral scheme. Anyone who enters it submits to the exclusive jurisdiction of the English courts.