COCOA INVEST

CUSTOMER AGREEMENT

Your COCOA account and Islamic digital investment service

Version 1.10 | Effective 13 September 2026

One agreement for your COCOA relationship. It covers account opening, our Islamic digital investment service, customer instructions, safeguarding, payments and product-specific documents.

1 About this Agreement

This Customer Agreement (the Agreement) is between you and COCOA Invest Ltd (COCOA, we, us or our). COCOA is registered in England and Wales under company number 14765783. Our registered office is 71-75 Shelton Street, Covent Garden, London WC2H 9JQ.

It governs your application, your personal General Investment Account, your use of the COCOA mobile app and web app, and the savings and investment arrangements we provide. It replaces any earlier COCOA account-opening or platform agreement for the same service from its effective date.

Before you commit money, we show you the documents for that product. These may include the terms, key facts, risk warnings, charges and Sharia confirmation. Together with this Agreement, those product documents form the contract for that investment. If they conflict, the product documents take priority for that product and this Agreement continues to govern your general relationship with COCOA.

2 Important summary

Please read this summary first. It highlights the main points but does not replace the rest of this Agreement or the documents for each product.

- You make the final decision on every savings or investment product. COCOA provides an execution-only service under its current FCA permissions and does not give a personal recommendation or make investment decisions for you.
- COCOA offers a carefully selected range of Sharia-compliant products. We assess providers and products for Sharia credentials, financial strength, regulation, reputation, security, costs, value and operational resilience. We do not claim to cover the whole market.
- Protecting customer money and investments is central to our service. Customer money is directed to accounts operated by established regulated financial institutions for customer investment flows, kept separate from COCOA business money and passed to the relevant product or investment provider without unnecessary delay.
- COCOA does not issue its own investments or deal with you as principal. Products are provided by external institutional banks, issuers and fund managers.
- Investments can fall in value. A guarantee, capital protection or compensation scheme applies only where the product documents expressly say so.

- Investment and withdrawal instructions are submitted through your authenticated COCOA mobile or web app. For cancellation or account closure, follow the app instructions and send the resulting email as explained in sections 25 and 26. A separate verified process may apply where law, death, incapacity, security or accessibility requires it.
- **SEPA Core Direct Debit: money funded this way, and investments or proceeds linked to it, cannot be withdrawn or transferred for 56 calendar days from each debit date. This condition does not apply to UK Bacs Direct Debit. Another funding method without this particular restriction will be available.**
- The current account is a General Investment Account. COCOA does not currently offer pensions, ISAs, joint, company, trust or junior accounts under this Agreement.

3 COCOA and the FCA

COCOA is authorised and regulated by the Financial Conduct Authority under firm reference number 1017814. Our current permissions and restrictions are shown on the FCA Financial Services Register.

COCOA arranges investments and arranges for third-party providers to safeguard and administer investments, within our FCA permissions.

Where you give us a payment mandate, we act within that limited authority and the applicable FCA rules. Our FCA permissions do not permit COCOA to hold client money.

The relevant product documents explain where your money and investments are held, how your entitlement is recorded and the protections that apply.

We have deliberately built the service so that customer money and investments are held within regulated financial institutions and product arrangements rather than COCOA corporate accounts. This supports segregation, specialist safeguarding and continuity if anything happens to COCOA. We maintain regulatory capital and insurance in accordance with the requirements that apply to us.

We treat you as a retail client. This gives you the highest level of protection under the FCA customer-classification rules. We do not generally permit retail customers to opt out of that status.

4 Who may apply

To apply, you must meet all of the following conditions:

- you are an individual aged 18 or over and invest for yourself;
- you apply for one personal General Investment Account;
- you are not a US citizen, US resident or other US Person for legal, regulatory or tax purposes; and
- you meet the residence, nationality, sanctions, tax and provider eligibility requirements shown during onboarding.

Our app and website are not an offer of regulated services in every country. We decide whether we can lawfully accept or continue to serve you by reference to your residence and location, local law, sanctions, our permissions and product-provider requirements. We may require additional evidence or Compliance approval.

5 Applying and keeping information current

Submitting an application asks us to open your account and begin our checks. We may accept or refuse an application. The customer relationship begins only when we confirm that the account is open.

We take identity checks, anti-money-laundering controls, sanctions screening and fraud prevention seriously. You must give complete, accurate and truthful information about your identity, address, nationality, residence, tax status, bank account, source of funds, source of wealth and any other matter we reasonably request. You must not conceal information or provide documents that are false or misleading.

To meet our legal and regulatory duties, we may verify information electronically, ask for evidence and repeat checks at any time. You must respond promptly and truthfully when asked and tell us without delay about any material change. If you do not, we may pause an application, restrict payments or investments, refuse an instruction or close the account. We may be unable to explain a restriction in detail where the law or effective financial-crime controls prevent us from doing so.

6 Your account and the Platform

Your COCOA Account is your personal digital access and customer record on the COCOA mobile app and web app, together called the Platform. It is not itself a bank account and cannot be sold, transferred, shared or used for another person.

You must protect your passwords, passcodes, devices and authentication methods. Tell us immediately if any of them is lost, shared or compromised, or if you see an instruction or holding you do not recognise.

The Platform is designed to show your available cash, pending instructions, investments, transactions, charges and documents at any time. Information is updated from external providers and may occasionally take time to appear.

7 You decide what to buy

COCOA acts on your instructions. We may ask questions about your goals, time horizon, finances, experience and attitude to risk so that we can explain the service, organise information and meet legal or product requirements. This fact-find does not amount to a personal recommendation and we do not assess whether a product is suitable for you under the current service.

We may show model portfolios, filters, risk categories, illustrations, educational material and a product that may appear relevant to the answers you give. You remain responsible for reviewing the product documents, deciding whether to invest and confirming the instruction in the Platform.

COCOA offers through this execution-only service only products it has classified as non-complex. Product classification is a legal assessment, not a marketing label. If the law requires a knowledge and experience check or another control for a product, we will apply it. If a product cannot lawfully be offered through our execution-only journey, we will not make it available through that journey.

We will not manage, trade or rebalance your investments without your express instruction. If our permissions and service later change so that we can give regulated advice or manage investments without asking before each decision, we will first give you new information and terms and obtain the agreement required by law.

8 Our Sharia-compliant product range

Every product currently offered through COCOA is selected for our Sharia-compliant range. We use the screening, certification or scholarly oversight described in the product documents and review material information made available to us.

Our range is curated rather than whole of market. We aim to identify high-quality products from established institutional providers, with particular attention to Sharia structure, issuer strength, regulation, security, reputation, transparency, costs and customer value. Selection does not guarantee performance, repayment or the continued availability of a product.

The FCA regulates COCOA as a financial-services firm. It does not certify a product as Sharia compliant. If a product's Sharia status changes materially, we will provide information and take any action required by law or the product arrangements. Under the current service, a change does not authorise us to sell or replace your investment without your instruction.

9 Product documents and protection

Before each instruction, the Platform will show the product documents in a form you can open and keep. They explain the provider, legal structure, term, currency, profit or return, charges, access, maturity, principal risks, tax deducted at source, how the investment is held and any compensation or capital protection.

You must read those documents before confirming. If they do not state that a guarantee, deposit-protection scheme, investment-compensation scheme, capital protection or early-access right applies, you must assume it does not apply.

COCOA does not provide legal or tax advice. You are responsible for your personal tax position, filings and liabilities in the country or countries that apply to you. A product may show a return after withholding tax, but that does not include your personal tax. A tax treaty or foreign-tax credit may reduce an additional liability for some customers; the result depends on your circumstances and you should obtain your own advice.

10 Instructions and security

Every purchase, sale, withdrawal and model-portfolio change must be submitted through your authenticated COCOA mobile app or web app. Email, telephone, SMS, WhatsApp and social media are support and communication channels and are not investment-order channels. Cancellation and account-closure requests follow the process in sections 25 and 26.

We may use a separate verified process where required by law or reasonably necessary because of death, loss of capacity, an accessibility need, account compromise or a prolonged Platform outage. We will not ordinarily accept a new investment through that process.

We may treat an instruction submitted through your authenticated account as yours unless we know or reasonably suspect fraud, mistake or compromise. We may pause, reject or seek confirmation of an instruction that is incomplete, inconsistent, outside product rules or affected by financial-crime, security, payment or legal concerns. Once an instruction has been accepted or passed on, it may not be possible to cancel it.

11 The limited authority you give us

When you give an instruction, you appoint COCOA as your agent only to do what is reasonably needed to carry it out. This includes passing the instruction to the relevant provider, directing a payment under your payment authority, arranging settlement, arranging for investments to be held, arranging necessary currency conversion, deducting disclosed charges, maintaining customer records, correcting errors and taking action required by law.

This authority is a limited mandate under the FCA rules. It is not a general power of attorney and does not allow COCOA to choose investments, trade or rebalance without your instruction.

Cancel or change a payment authority through your bank or payment service and notify us promptly through the Platform. This may not stop a collection already being processed or undo an accepted instruction, started payment or amount owed. If a payment is cancelled, rejected, reversed or refunded after we or a provider have relied on it, the resulting shortfall and reasonable direct costs are a debt you owe. We may use available cash, sell enough investments, pause withdrawals or restrict the account until it is cleared. Your statutory payment-scheme rights are unaffected.

12 How products are arranged

COCOA does not issue investments, buy investments from you, sell its own investments to you or deal against you. The products in our range are supplied by external institutional banks, government or other issuers, fund managers and regulated investment firms.

COCOA passes your instruction to the organisation that provides, issues, executes or administers the product. The provider completes it under the product terms once the required funding and checks are complete. An instruction may be paused or refused only where funding, checks or required information are incomplete, or where law or the product terms require it.

You can invest only in the products and complete model portfolios presented on the Platform. We select and review the arrangements to seek a good overall outcome, considering the total amount, completion certainty and speed, provider reliability, Sharia compliance, costs and operational resilience. A fixed product available from one provider does not involve choosing between trading venues.

13 Fixed-term products and investment certificates

For a fixed-term bank placement or investment certificate, the final confirmation screen and product documents show the rate or expected profit, term, currency, maturity, access rules, charges and tax treatment. If you submit the instruction and provide funding as required, the terms shown on that final screen are the terms that apply once the provider accepts the instruction. They do not change during the completed term unless the product documents expressly provide for a variable outcome.

A product shown as available on the Platform is open for instructions. Investment is not always instant: once you confirm and the required funding and checks are complete, we arrange it promptly. A short delay may arise while instructions are checked, combined and sent to the provider. Customers in the same batch receive equal priority.

An Islamic investment certificate may depend on the issuer, an investment pool and the contractual Sharia structure meeting their obligations. A government or public-sector issuer will often present a different credit risk from a commercial company, and we consider issuer strength when selecting products, but government involvement is not a guarantee. The specific legal and financial risks are stated in the product documents.

14 Digital model portfolios

A model portfolio is a pre-designed mix of Sharia-compliant investments allocated for a stated risk profile or objective. It may include regulated funds and exchange-traded products with exposure to global shares, sukuk, real estate investment trusts, cash, gold, currencies and Sharia-compliant commodities. We explain the asset allocation and risk profile. You must review the product documents and decide whether you are comfortable with it. The portfolio is not designed specifically for you and is not a personal recommendation.

You choose the complete model portfolio and approve each investment, top-up or regular investment instruction through the Platform. If we later propose a rebalance or model change, nothing happens unless you approve it. Otherwise, your existing holdings remain and may differ from the current model.

COCOA is a strictly Sharia-compliant investment house. Its model portfolios do not contain individual company shares, derivatives, leveraged or inverse products, cryptoassets, private funds or structured funds. Every investment must pass the applicable Sharia and product-governance review. Underlying fund managers handle trading, corporate actions, voting and reinvestment within accumulating share classes.

Model portfolios change in value. Some Sharia-compliant funds use a USD or another foreign-currency share class. If an investment or share class differs from the currency in which you invest or view your account, currency movements can increase or reduce its value.

15 Combining customer instructions fairly

To reduce costs and pass the benefit to customers, we may combine comparable instructions for model portfolios, fixed-term bank placements and investment certificates, including government certificates. This is normal industry practice. Customers in the same batch receive the same average execution price or equivalent product terms and equal treatment.

If only part of a combined instruction can be completed, it is divided proportionately, subject only to unavoidable rounding and minimum investment sizes. We do not favour one customer, move a favourable result between accounts or use one customer's assets to settle another customer's obligation. We will notify affected customers if we become aware of a serious problem.

16 Funding and withdrawals

Approved funding methods are bank transfer, open-banking payment and Direct Debit. We do not accept cash, cheques, payment cards or third-party payments. Funding must come from a verified bank account in your own name.

Money is received into an account operated by a regulated payment or financial institution and identified for customer investment flows. It is kept separate from COCOA business money and forwarded without unnecessary delay to the financial institution or product provider responsible for the investment. We do not intend customer money to remain idle in an intermediate account, although normal payment checks, cut-off times, financial-crime reviews and processing can cause a short delay.

The Platform will show money as cash until it has been invested and will then show the resulting holding.

Withdrawals are normally paid only to a verified bank account in your own name. Following death or loss of capacity, payment may instead be made through the provider's formal estate or representative process after the required evidence has been accepted. A withdrawal may require an investment to mature, be sold or be converted into another currency.

17 SEPA Core Direct Debit

This section applies only when you choose SEPA Core Direct Debit. It does not apply to UK Bacs Direct Debit.

A SEPA Core Direct Debit can be refunded through the banking system for eight weeks after collection. **To protect COCOA and customers from fraud or misuse, money funded this way, and investments or proceeds linked to it, cannot be withdrawn or transferred for 56 calendar days from each debit date.** This is COCOA’s protective condition. We ordinarily wait until our payment provider reports funds received before arranging an investment. The restriction ends automatically after day 56 unless another lawful control applies.

By accepting this Agreement and choosing SEPA Core Direct Debit, you accept this condition separately for each collection. A short notice beside the SEPA payment option explains the restriction before you confirm that funding method. At least one alternative funding method is available without this restriction. Your statutory cancellation and payment-scheme rights remain unaffected.

If a debit is rejected, reversed or refunded after an instruction has been accepted or an investment purchased, the investment is not automatically cancelled. The resulting shortfall is a debt owed by you and the protections in section 11 apply. A claim that a debit was unauthorised may be made for longer than 56 days; we do not impose a blanket longer hold but may apply proportionate controls where there is a specific risk.

18 How your money and investments are protected

Customer safety, security and regulatory compliance guide the way we select partners and design payment and holding arrangements. We use established regulated financial institutions rather than COCOA business accounts and assess their licensing, financial strength, security, reputation, controls, service quality and resilience.

Customer money and investments are held through the relevant providers under arrangements that keep them separate from COCOA’s own money and assets. Where a provider uses a combined customer account, records identify each customer’s entitlement. Customers’ holdings do not become COCOA’s own assets.

The product documents explain the arrangements and protections for each product, including how money or investments can be identified and returned or transferred if a firm fails, subject to applicable law and provider records.

We select and review partners carefully and perform the oversight required by FCA rules. Neither COCOA nor a regulator guarantees an independent provider. The product documents explain the applicable safeguarding, insolvency and compensation arrangements.

19 Currencies and foreign exchange

The currencies available for your account and each product are shown in the COCOA mobile and web apps. We may add further currencies over time. The Platform will ordinarily use a supported currency associated with your location, but you may choose another supported currency where the product permits.

If your funding, account and investment currencies differ, you instruct us to arrange the necessary conversion. We are committed to clear and transparent pricing. Where currency conversion is required, all applicable foreign-exchange charges will be shown in the COCOA mobile or web app before you confirm the relevant instruction.

COCOA does not hedge currency exposure for your investment under the current service. Currency movements can increase or reduce your return and capital value in your home or account currency. By choosing a product or fund share class in a different currency, you accept that risk.

20 Main investment risks

Investments can fall in value and you may receive back less than you invest. Past performance is not a reliable guide to future results. The full risks for each product appear in its product documents.

A bank Commodity Murabaha placement depends on the bank and the contractual purchase and sale structure. Early access may be restricted and deposit protection applies only if expressly stated.

An Islamic investment certificate depends on its issuer, agent, assets or investment pool and contractual structure. A stated profit may be expected or fixed by contract, but repayment and protection depend on the terms and the responsible parties meeting their obligations.

A fund or model portfolio is exposed to the markets, assets, currencies, costs and managers within it. Diversification can reduce some risks but cannot prevent loss. You should not invest money you expect to need before a product's stated access date or maturity.

21 Values, status and payments from investments

The Platform shows the status of your money and investments: cash while funding is awaiting investment, pending while an instruction is being completed, and invested once the provider confirms the holding.

Values for market-based investments come from external providers. We take reasonable steps to use reliable information and keep displays accurate. Corrections are uncommon, but a provider may revise a price, transaction or holding and the Platform may then be updated. The provider's completed records take priority, subject to correction of an error.

Your account information and documents are normally available through the Platform at any time. We provide transaction confirmations, statements, cost information and other reports at the frequency and within the time required by law.

Profit, distributions, sale proceeds and money paid at maturity are handled as stated in the product documents. We do not automatically renew a fixed-term product unless you have given a valid instruction and the law permits it.

22 Fees, charges and conflicts

For model portfolios, COCOA applies one annual percentage to the combined daily value of all model portfolios in your COCOA Account. Certificates, bank placements and other fixed-term products are excluded from that model-portfolio calculation. The applicable percentage applies to the whole model-portfolio value, is calculated daily using the actual number of days in the year and is collected monthly in arrears.

Our model-portfolio fee rates and value bands are published on our website at www.cocoainvest.com. The applicable prices are provided before you invest, in a form you can keep, and form part of this Agreement. Changes to fees for an existing account follow the notice provisions in section 28; a website update alone does not change your agreed fee.

Published value bands are expressed in GBP. For another supported currency, we use the GBP-equivalent value to identify the tier and apply the same percentage. The fee is based on your total model-portfolio value and the same tier applies across every COCOA model portfolio, so COCOA does not earn more if you choose one model rather than another. Underlying fund costs reduce performance.

For Islamic investment certificates, COCOA may charge up to 0.50% per year. The actual fee, including a launch fee of 0.00%, is shown before you confirm and is fixed for the completed term. A later fee can apply only to a future investment or renewal. Fees for bank placements and other fixed-term products are shown in their product documents.

COCOA does not charge setup, exit, performance, custody or execution fees. We absorb custody and execution charges payable by COCOA. Product-level charges, fund costs, taxes, early-access adjustments and the foreign-exchange charge in section 19 may still apply and will be disclosed before confirmation.

We identify and manage conflicts fairly. Our curated range is not the whole market, and different provider arrangements can create conflicts. We do not issue or self-deal in the investments offered. Any payment or benefit material to your decision will be disclosed, and we may refuse a transaction if a conflict cannot be managed in your best interests.

You authorise deduction of disclosed charges. If there is not enough cash to collect an accrued model-portfolio fee or clear another amount owed, we may arrange a proportionate sale after any notice required by law. We will not change the fee fixed for an existing completed fixed-term product during its term.

23 Personal information and service providers

We collect information needed to open and operate the account and comply with UK law. This can include your identity, contact details, address, nationality, residence, tax information, bank-account details, source of funds and wealth, device and security information, instructions and transaction records.

We use it for identity and bank-account verification, anti-money-laundering and sanctions checks, fraud prevention, account security, customer support, payments, record keeping, investment administration, regulatory reporting and legal compliance.

We use specialist providers for these functions and disclose only what is reasonably necessary for the service, a provider's lawful checks or compliance with law, the FCA, another authority, a court order, sanctions or financial-crime duties. The product documents identify a bank, issuer or firm where its identity is important to your legal rights, risks or protection. Our Privacy Policy explains the details and your data-protection rights.

24 Platform availability and permitted use

We design the Platform and partner arrangements to be secure and resilient and work to minimise downtime. Maintenance, telecommunications failures, cyber incidents, provider outages or events outside our reasonable control can still interrupt access or delay information. Where reasonably possible, we will give advance notice of planned maintenance and notify affected customers of a material disruption.

You must not misuse the Platform, bypass security, impersonate another person, introduce malicious code or use the service for fraud, market abuse, sanctions evasion or another unlawful purpose.

COCOA and its licensors own the Platform, brand, software and content. We give you a personal, revocable and non-transferable right to use them for your account.

25 Cancellation and starting immediately

Where UK law provides a right to cancel this Agreement, you may exercise it without giving a reason within 14 calendar days of your account being opened or, if later, receiving this Agreement and the required information. To notify us, follow the request process in section 26 and send your cancellation notice before the period expires.

You may ask us to start services during the cancellation period. By confirming an investment during that period, you request that we begin arranging it immediately.

Cancelling this Agreement does not automatically cancel or reverse an investment, currency conversion or fixed-term product entered into at your request. Each product’s cancellation, withdrawal and early-exit terms are explained in its product documents, subject to applicable law.

Pending instructions will be stopped where reasonably possible. Any money or investments due to you will be returned or transferred through the relevant provider process, or sold where you instruct and the product permits. We do not impose a cancellation penalty. Previously disclosed charges for services you requested may remain payable where the law permits. Any refund due under statutory cancellation rules will be arranged without undue delay and within the applicable legal deadline; the SEPA condition in section 17 does not extend that deadline.

This Agreement does not grant additional product cancellation rights. Nothing in this Agreement or the product documents limits rights that cannot legally be excluded.

26 Restrictions, closure, death and inactivity

To request account closure, follow the instructions in the COCOA mobile or web app and send the resulting email to support@cocoainvest.com. Preparing the email does not submit your request; you must send it.

We may verify your identity before releasing money or transferring investments. Closure is subject to pending transactions, applicable product restrictions and amounts owed, without limiting any statutory cancellation rights.

We may close the account on at least 30 days' notice. We may restrict, suspend or close it immediately where reasonably necessary because of fraud, sanctions, financial crime, security, material breach, legal or regulatory requirements, death, provider termination or loss of eligibility.

We do not close or sell investments merely because you have not used the Platform recently. Before new activity after a period of inactivity, we may require renewed identity, eligibility or bank-account verification.

If you die or lose capacity, or we receive notice of bankruptcy or another legal restriction, we may suspend instructions and require formal evidence. We will deal only with the lawful personal representative, attorney, trustee or other person legally entitled to act. If a provider can no longer support a product, we may arrange a suitable replacement, transfer assets or take another proportionate step permitted by law and the product documents.

27 Responsibility and events outside our control

COCOA will exercise the reasonable skill, care and diligence required by law and FCA rules. Where liability may lawfully be limited, COCOA is responsible only for direct, reasonably foreseeable loss caused by its own breach. Nothing excludes or restricts liability for fraud, wilful default or any duty or liability that cannot lawfully be excluded or restricted.

COCOA is not responsible for market or currency movements, your instruction or information, disclosed product risks, or the independent acts, omissions, performance, negligence or statements of a bank, issuer, fund manager, custodian, payment provider or other provider. This exclusion does not apply where COCOA caused or increased the loss through its own breach, failed to use the care required by law in selecting, appointing, instructing or overseeing the provider, or the law otherwise makes COCOA responsible.

If a provider-related event may give customers a valid claim, COCOA will take reasonable and proportionate steps to protect their collective interests and, where appropriate, coordinate recovery. COCOA does not guarantee recovery.

We are not responsible for delay or failure caused by an event genuinely outside our reasonable control, such as market closure, civil emergency, natural disaster, war, sanctions, failure of communications or market infrastructure, or a cyberattack not caused by our lack of reasonable care. We will take reasonable steps to reduce disruption and restore the affected service.

You are responsible for direct loss caused by your fraud, deliberate misuse, unlawful activity, material breach or untruthful information. Nothing in this Agreement excludes a right or remedy that cannot lawfully be excluded.

28 Changes to this Agreement or the service

We may change this Agreement for a valid and proportionate reason, including a change in law, regulation, FCA permissions, provider requirements, security, technology, product development, cost or a fair operational need. We will normally give at least 30 days' notice of a material change that disadvantages you and explain what you can do if you do not accept it. A change may take effect sooner where law, a regulator or urgent security requires it. A notice of a material change will summarise what changes, state the effective date and provide a link to the dated document. Minor editorial corrections do not require a separate notice unless the law requires one.

A change does not alter a completed transaction retrospectively or change the fee fixed for an existing completed fixed-term product. If you do not accept an important change, you may request closure using the process in section 26 before it takes effect, subject to product restrictions, pending matters and amounts owed.

COCOA will not begin giving regulated advice or managing investments without transaction-by-transaction approval unless its FCA permissions permit that service and it has given you the required information and obtained the required agreement.

29 Complaints and compensation

Complaints are free and should be made through the Platform or by email to support@cocoainvest.com. If you cannot reasonably use either route, contact support through an available channel and we will arrange an accessible alternative. We will not reject a complaint received through another reasonable channel. We acknowledge and investigate complaints. If resolved by the close of the third business day, we send a summary resolution communication; otherwise, we normally send a final response within eight weeks. Payment-services complaints may have a shorter timetable.

If the Financial Ombudsman Service rules cover you and your complaint, you may normally refer it to the Financial Ombudsman Service within six months of our final response. The Ombudsman is free and independent.

Compensation depends on the product, provider, country, eligibility and cause of loss. The product documents state the relevant position. As at 11 September 2026, the standard Financial Services Compensation Scheme limits are GBP 120,000 for eligible UK deposits per person, per authorised bank, building society or credit union, and GBP 85,000 for eligible investment claims per person, per firm. Limits and eligibility can change. Investment compensation does not cover ordinary market, currency or issuer losses.

30 Communications, legal terms and acceptance

English is the language of this Agreement. We provide agreements, product documents, notices, confirmations and reports electronically through the Platform or the email address you give us. You must keep your contact details current and review important communications. Support communications do not amount to investment instructions.

This Agreement and the applicable product documents govern the service. If a term is invalid, the rest continue. A delay in enforcing a right is not a waiver. You may not transfer your rights or obligations without our written consent. We may transfer the Agreement to a regulated successor able to provide the service on reasonable notice without materially reducing your legal protections.

English law governs this Agreement. The courts of England and Wales may hear disputes, without removing mandatory protections available to a consumer living elsewhere.

Selecting I agree and submitting your application means you accept this Agreement and electronic records and signatures. We record the version, date, time and available authentication data. When you confirm an investment, you separately accept the product documents shown for it. We provide documents electronically in a form you can keep; current general legal documents are also available on our website.

Acknowledging the Privacy Policy means you have received information about how we use your personal data. Accepting this Agreement, opening an account or confirming an investment does not give consent to optional analytics, session recordings or marketing. Where consent is required, we ask separately. Refusing optional tracking does not prevent you from using our core service.