

Moneybox Pension Incentive May 2026 Reward Contribution Offer Terms and Conditions

Eligibility

1. The Reward Contribution offer (the “**Offer**”) is available to both new and existing Digital Moneybox Limited (“**Moneybox**”) customers who meet the requirements set out in these terms (the “**Offer Terms**”), including the Offer Requirements as set out below (each an “**Eligible Customer**” or “**you**”/“**your**”).
2. The Offer is available from 12:00am on 18 May 2026 to 11:59pm on 31 July 2026 (the “**Offer Window**”).
3. This Offer cannot be redeemed in conjunction with any other Moneybox reward contribution offer.

Offer Requirements

4. To be eligible to receive the Reward Contribution (as defined below), an Eligible Customer must satisfy all the following requirements (the “**Offer Requirements**”):
 - a. during the Offer Window, you must have an existing Moneybox Pension or open a new Moneybox Pension which is not cancelled within the cancellation period;
 - b. complete the contribution declaration for your Moneybox Pension and provide the additional personal information required to *Add money* into your pension. You are not required to make a payment into your pension to complete the *Add money* journey;
 - c. during the Offer Window, make a Qualifying Deposit (defined at *Section 5* below), subject to a minimum total cumulative deposit value of £10,000 (as explained further below). For pension transfers, your transfer request must be submitted during the Offer Window (showing as “*In Progress*”) and the transfer must complete by 31 July 2027;
 - d. maintain the balance of your Qualifying Deposit until 31 July 2027 (the “**Completion Date**”). Please note that if you transfer out of your Moneybox Pension on or before 31 July 2027, this will make you ineligible for the Reward Contribution. You are however permitted to make withdrawals from your Moneybox Pension (including drawdown) in accordance with our [Terms and Conditions](#) and this will not affect your Qualifying Deposit; and
 - e. satisfy and comply with the promotional requirements as set out in the [Moneybox Promotional Terms](#).
5. A “**Qualifying Deposit**” means a total cumulative amount of £10,000 or more, which has been successfully transferred in from another UK registered pension (as described

below) or deposited and credited into your Moneybox Pension in any one, or combination of, the following ways:

- a. by Direct Debit (i.e. weekly collections) provided that you have instructed the collection by Direct Debit on or before 11:59am on 29 July 2026 and the deposit is successfully collected thereafter;
- b. by easy bank transfer or manual bank transfer which is instructed on or before 11:59pm 31 July 2026 and the deposit successfully completes thereafter;
- c. a transfer of a UK registered pension from another pension provider to your Moneybox Pension that is '*In Progress*' (as described below) during the Offer Window, provided that that transfer:
 - i. does not have safeguarded benefits associated with it that cannot be provided by the Moneybox Pension, as set out in *Section 6.5 of the [Moneybox Terms and Conditions](#)*;
 - ii. is not a from a pension provided by your current employer; and
 - iii. is completed by the Completion Date.

A pension transfer that is "*In Progress*" is one where we have received a fully and correctly completed transfer request from an Eligible Customer during the Offer Window where the current pension provider has been selected and the correct policy information (including the policy number) has been supplied. This will show as "*Transfer in progress*" in the Moneybox Pension in the Moneybox app. If your pension transfer request cannot be processed by your current provider electronically, to qualify for the Offer we must have received your fully and correctly completed transfer application form before the Offer Window ends. For the avoidance of doubt, a transfer will only count as a Qualifying Deposit if it has successfully completed before the Completion Date.

Reward Contribution

6. The value of your reward ("**Reward Contribution**") will be determined by the cumulative net value of all Qualifying Deposits made into your Moneybox Pension and not transferred out prior to the Completion Date, as set out in the table below. Please note that any withdrawals from your Moneybox Pension permitted under our [Terms and Conditions](#) (including drawdown) will not affect the cumulative net value of your Qualifying Deposits.

Each Eligible Customer may only receive one Reward Contribution under this Offer, regardless of the number of Qualifying Deposits completed.

Minimum deposit amount	£10,000	£25,000	£50,000	£100,000	£250,000	£500,000	£1,000,000
Maximum deposit amount	£24,999	£49,999	£99,999	£249,999	£499,999	£999,999	-
Total reward contribution	£100	£200	£400	£700	£1,750	£3,000	£5,000
Moneybox contribution	£80	£160	£320	£560	£1,400	£2,400	£4,000

7. If you make more than one Qualifying Deposit, the Reward Contribution will be determined once all Qualifying Deposits have been completed based on the total combined value of those Qualifying Deposits. Even if you make Qualifying Deposits which are in excess of £1,000,000 (individually or combined), you will only be eligible for a maximum Reward Contribution of £5,000.
8. The Reward Contribution paid into your Moneybox Pension will be:
 - a. 80% awarded by Moneybox (the “**Moneybox Contribution**”); and
 - b. 20% awarded as a pension tax relief from HMRC, as applicable (the “**HMRC Contribution**”).
9. The Reward Contribution will be paid within 14 days of the Completion Date into your Moneybox Pension (subject to meeting the Offer Requirements and satisfying and complying with these Offer Terms). Where this is not possible (for example, if you have reached your applicable pension contribution limits or you are over 75 years old and therefore not eligible for tax relief), Moneybox may instead pay the Moneybox Contribution into your linked bank account. In these circumstances you will not receive the HMRC Contribution on top of this.
10. Your HMRC Contribution will usually arrive into your Moneybox Pension between seven and 11 weeks after payment of the Moneybox Contribution into your Moneybox Pension. It’s important to note that Moneybox do not have any control over the HMRC Contribution and cannot guarantee any times for payment. Moneybox is not responsible if the HMRC Contribution is not made and excludes any and all liability in relation to the HMRC Contribution payment.
11. To receive the HMRC Contribution into your Moneybox Pension, you must be eligible for pension tax relief (subject to all applicable tax limits) to use the Offer. You must inform Moneybox within 30 days of receiving the Moneybox Contribution if you are not entitled to the pension tax relief.
12. By participating in this Offer, you agree that the Moneybox Contribution will be paid into your Moneybox Pension upon satisfaction of the Offer Requirements within 14 days after the Completion Date, provided all Offer Requirements and these Offer Terms have been complied with and satisfied. You are responsible for ensuring that the personal account details linked to your Moneybox account are up to date.

13. The payment into a pension scheme pursuant to this Offer could result in any protection you have applied for to HMRC against the lifetime allowance being lost. If you fall into this category or believe you do, please contact us to be opted out of the Offer.
14. You will not be eligible for the Reward Contribution or this Offer if your transfer application form is incomplete, inaccurate, or is not received by us during the Offer Window due to any delays by you, your ceding pension provider or due to technical failure regardless of cause including equipment failure, network, server, computer hardware or software failure of any kind.

Other

15. These Offer Terms supplement the [Moneybox Terms and Conditions](#) (including the [Moneybox Promotional Terms](#)). To the extent there is a discrepancy between these Offer Terms and the [Moneybox Terms and Conditions](#) (including the [Moneybox Promotional Terms](#)), the [Moneybox Terms and Conditions](#) shall prevail.
16. By participating in the Offer, you are deemed to have accepted these Offer Terms. If you do not want to participate in the Offer, please contact us by email on support@moneyboxapp.com to be opted out.
17. Moneybox does not give tax advice or take account of your individual tax position. You are responsible for understanding your own tax position in relation to any Moneybox product you hold, the Offer or Reward Contribution.
18. Neither the Offer nor the Reward Contribution or any communications in respect of the same constitute a recommendation by us to you to hold any particular Moneybox product or investment. Moneybox does not provide financial or investment advice and you should make your own decisions on what investments are right for you, alternatively seek independent advice.
19. We reserve the right to change, suspend, or withdraw this Offer at any time before the Completion Date if, in our opinion, we feel the Offer is being abused or where unforeseen circumstances mean that we cannot continue to make the Offer.