

Terms & Conditions

1. These terms and conditions (“Rules”) apply to this Refer a Friend promotion which is effective from [10th October 2024] (the “Promotion”). By participating in the Promotion, you agree to be bound by these Rules. This Promotion replaces all previous refer a friend promotions.
2. To qualify for the Promotion, the person making the referral (“you”) must:
 - a. have been an active account (other than an IG Smart Portfolio account) holder with IG Markets Limited, IG Index Limited or IG Trading and Investments Limited, each of whose registered address is Cannon Bridge House, 25 Dowgate Hill, London EC4R 2YA (“we”, “us”, “IG” or “our”) for at least 3 months;
 - b. be a direct retail client of IG; and
 - c. be an individual and resident in the UK.
3. This Promotion does not apply to IG Smart Portfolios. If you have any other introduction or introduction-type arrangement with IG or any IG group company, any referrals thereunder will not qualify for this Promotion.
4. You must have an existing business or personal relationship with the person you would like to refer (your “Friend”). Your Friend must be:
 - a. an individual who is 18 years or older and resident in the UK; and
 - b. a new client to IG (not having previously held an account with IG or any other IG group company).
5. To participate in the Promotion, you must share the unique URL provided to you as part of this Promotion with your Friends that you believe would be interested in IG’s Share Dealing, ISA or SIPP’s products or services. Whilst you may refer as many Friends as you wish, the number of rewards that you will be eligible to receive under this Promotion is capped. The cap is set at a maximum of 5 Friends who meet the criteria to be classified as Active Referrals under Clause 6.
6. To be classified as an “Active Referral” and qualify for this Promotion, your Friend is required to open a share dealing, ISA or SIPP’s account with an IG company through the unique URL shared by you (an “Account”) and place 1 trade on the Account within three months of being referred.
7. All accounts are subject to our standard account opening criteria and accounts are available subject to certain jurisdictional restrictions, and as such not all applicants will be successful in their application for an account.

8. Within 60 days of your Friend becoming an Active Referral, you will receive a reward in the amount of £50 credited to your default IG trading or investment account (the "Refer a Friend Reward").
9. If any restrictions apply to your account or the account of your Friend, the referral will not qualify as an Active Referral until the restrictions have been lifted. Any restrictions that apply to a new account will be detailed in the email to the account holder upon account activation. The referral will not qualify as an Active Referral if your account or the account of your Friend is closed for any reason.
10. The referral will not qualify as an Active Referral if you have a power of attorney over the account of your Friend. You cannot refer yourself via a joint account or refer a member of the same household.
11. You can only refer an individual to an IG group company once. If you have referred an individual to any IG group company, you cannot refer the same individual again to that IG group company or another company in the IG group.
12. The Promotion is not open to employees of IG or any IG group company or employees of any other company engaged in direct competition with IG or any IG group company.
13. IG reserves the right to remove the Refer a Friend Reward or substitute the Refer a Friend Reward offered with another item of the same value, at its sole discretion, from time to time and without prior notice to you or your Friend.
14. The Promotion and any obligations of IG pursuant to it will be revoked or withdrawn from participants who abuse the spirit or intention of it. We reserve the right to right to review and investigate any referral activities and to cancel or withdraw the Promotion at any time in case of any suspected abuse of the Promotion. The sharing of referral links on public sites in order to obtain an unintended advantage is not permitted and any such link may be blocked. Where any of these Rules are breached, if we believe that any of the terms of your Customer Agreement with us have been breached in any way, you no longer have an account with IG or there is any reason to suspect a participant has acted fraudulently or obtained an unfair or unintended advantage pursuant to this Promotion, we reserve the right to stop, withhold or withdraw payment of the Refer a Friend Reward or to prevent any attempted withdrawal of the same from your account.
15. To the extent a Refer a Friend Reward has been paid to you and we suspect a participant has acted fraudulently or obtained an unfair or unintended advantage pursuant to this Promotion, you agree that we will be entitled deduct an amount equivalent to the Refer a Friend Reward from any IG trading account that you hold with us.
16. We are the sole arbiter of the Promotion, these Rules and any other issues arising under this Promotion. Exceptions to these Rules are at the sole discretion of IG's

management, and our decision is final. We reserve the right to alter, amend or terminate the Promotion or any aspect of it at any time and without prior notice.

17. The Refer a Friend Reward cannot be combined with any other reward promotions that IG offers. The number of Active Referrals per residence, IP address or computer/smartphone tablet under this Promotion combined with Previous Promotions is also limited to 5.
18. We will not be held liable for any losses incurred by you or your Friend as a result of your (or their) trading or in relation to this Promotion except where such loss is a result of our negligence or wilful misconduct. All trading involves risk. The value of shares, ETFs and ETCs bought through a share dealing account, a stocks and shares ISA or a SIPP can fall as well as rise, which could mean getting back less than you originally put in. Past performance is no guarantee of future results. Please ensure you fully understand the risks and take care to manage your exposure.
19. We will not be held liable for your, or your Friend's, inability to satisfy the eligibility requirements of the Promotion or ability to trade as the result of any technical malfunction of the Internet, IG's trading platform, or your or your Friend's own computing system. You and your Friend accept all risks associated with trading over the internet, mobile applications, and downloadable software.
20. Any dispute or situation not covered by these Rules, will be resolved by IG's management in a manner it deems to be fairest to all concerned and that decision will be final and binding on all parties.
21. If at any time all or any part of any provision of these Rules are or become illegal, invalid or unenforceable in any respect under the law of any jurisdiction, such provision(s) will not affect or impair the legality, validity or enforceability in that jurisdiction of the remainder of that provision or all other provisions of these Rules or the legality, validity or enforceability under the law of any other jurisdiction of that provision or all other provisions of these Rules.
22. If any tax is payable on the Refer a Friend Reward paid by us to you pursuant to the Rules, this tax will be your liability and will not be incurred by us. If the law requires us to withhold this tax and settle with the relevant tax authority on your behalf, then we shall credit your Refer a Friend Reward to your account net of this tax.
23. These Rules will be governed by and construed in accordance with English law and will be subject to the jurisdiction of the courts of England and Wales.