



XTB Stocks and Shares/ Cash ISA Boosted Interest Rate

Terms and Conditions

1. Introduction

These ISA Boosted Interest Rate Terms (the “Terms”) apply to new XTB clients opened between 1st March 2026 and 30th April 2026 and applies only to funds held within their Flexible Stocks and Shares ISA and/or Cash ISA (“ISA”) with XTB Limited (“XTB”, “we”, “our”) and participate in our ISA Boosted Interest Rate promotional campaign (the “Campaign”).

The Campaign shall be active in the following period: 01 March 2026, 00:00 AM GMT to 30 April 2026, 23:59 PM GMT (the ‘Sign-up Period’).

These Terms contain additional terms and conditions to the XTB Terms of Business (TOB) and our ISA Terms and Conditions which forms a schedule of our TOB. As part of this campaign, we’ve also created helpful FAQs which can be found within the educational section of xtb.com/en.

For the avoidance of doubt, you must open a General Investment Account (GIA) before you are able to open a Flexible Stocks and Shares or Cash ISA.

The provisions of the ISA Terms and Conditions shall apply to the following Terms. In case of any inconsistencies, these Terms shall take precedence over the ISA Terms and Conditions.

All words and phrases highlighted and not defined in these Terms shall have the same meaning as defined in our TOB (as applicable).

2. Definitions

‘Activated ISA’ means a Stocks and Shares ISA or Cash ISA that has successfully passed our onboarding and verification procedures and has thus been approved by XTB. For the avoidance of doubt, you must accept our ISA Terms during the Sign-up Period;

‘Boosted Interest Rate’ means an extra 2% of fixed interest added to our typical ‘variable’ interest rate for uninvested funds. All interest (boosted and variable) is paid as AER (Annual Equivalent Rate) on your uninvested funds. As standard, we offer a variable interest rate, which is currently 4.0%. We state the standard variable interest rate on our interest rate webpage at www.xtb.com/en/interest. For the avoidance of doubt, the standard variable interest rate is subject to change;

‘Boosted Rate Period’ means three months from activating a new ISA account within the Sign Up period. For example, if you activate a new ISA on 15th March 2026, your uninvested funds held in that



ISA will benefit from the rate boost for the next three months. After 14th June 2026, the boosted rate period ends, and your uninvested funds will then benefit from the standard variable interest rate as specified on xtb.com/en/interest. The Boosted Rate Period begins on the date the ISA is activated, irrespective of when funds are credited;

'GIA' means your General Investment Account, which is the default account opened upon passing our onboarding and verification procedures;

'ISA Allowance' means the total maximum subscription amount, GBP 20,000, that you can deposit in your ISA Account per tax year;

'Sign up period' means any new XTB client opened between 1st March 2026 and 30th April 2026. For the avoidance of doubt, the boosted rate will not apply to new ISAs opened during this period if the client was an XTB account holder prior to this date. The boosted rate will apply only to new XTB GIA clients opened within the sign up period;

'Uninvested Funds' means any funds not utilised in an open investment within a Stocks and Shares ISA or held as cash within a Cash ISA. Your uninvested funds balance is calculated on a daily basis, paid monthly;

3. Eligibility Criteria

3.1 Eligible clients can participate in the Campaign and receive a boosted interest rate of 2% in addition to our existing variable interest rate on their Uninvested Funds, subject to these Terms. You will be considered eligible for the Campaign if you fulfil the following conditions:

- a. You are a UK resident aged 18 or above;
- b. You are a first-time registered and Activated XTB client whose account is activated between the Sign-up Period 01 March 2026 and 30 April 2026); and
- c. You have an ISA account, activated between the Sign-up Period 01 March 2026 and 30 April 2026); and
- d. You have funds held within your activated ISA
- e. You comply with these Terms and our ISA Terms.

3.2 The Boosted Rate is payable on all uninvested Stocks and Share ISA funds and/or cash within a Cash ISA, deposited within the Boosted Rate Period up to a maximum of £40,000.

3.3. Cash Transfers from one ISA broker to XTB will only be considered for this Campaign for Eligible clients (as per Clause 3.1.) on amounts up to and equal to £40,000 only and if credited to the clients ISA during the boosted rate period.

3.4 Any funds received by XTB Ltd but not credited to an ISA will not be considered for this Campaign until those funds have cleared any due diligence and credited to the ISA itself. Funds will start accruing interest from the date of crediting to the ISA.



3.5 For the avoidance of doubt, existing XTB clients who opened their XTB GIA prior to the Sign Up period are not eligible for the Campaign, regardless if their ISA was opened during the Sign Up period.

4. Interest allocation

4.1. If you fulfil the Eligibility Criteria, your ISA will accrue interest daily and be credited monthly as a gross amount. You will need to maintain an ISA in order to receive interest

4.2. All interest rates applied are AER (annual equivalent rate).

4.3. For a period of three months from your ISA account being activated within the Sign Up period, any uninvested funds within your ISA will start accruing the boosted interest rate.

4.4. Should there be a drop in our variable interest rate, the overall interest rate applied to your uninvested funds will drop accordingly. For example, if the variable interest rate drops from 4.0% to 3.75%, the overall rate applied will be as follows: 3.75% + 2% boosted rate = 5.75% AER.

4.5. At the end of the three-month boosted rate period, your ISA funds will automatically accrue interest at the standard variable rate.

4.6. There is no qualifying net deposit for this campaign, though as the boosted rate refers to uninvested funds, you must have some funds not utilised for any open investments within a Stocks and Shares ISA or held as cash within a Cash ISA to start accruing interest. As per clause 3.2, the Boosted Rate applies to a maximum of £40,000.

4.7 For the avoidance of doubt, the Boosted Interest Rate applies to the first £40,000 of eligible uninvested funds calculated on a daily basis. Any amount above £40,000 will accrue interest at the standard variable rate only.

5. Interest Withdrawals and Usage

5.1. Each Interest payment is eligible for withdrawal, transfer or re-investment in line with our Invest Terms after the respective Award Date. It is your prerogative on how to use the interest funds.

5.2. Any transfer of funds from your ISA to your GIA for withdrawal purposes will be treated as an ISA withdrawal in accordance with HMRC ISA Regulations. If you hold a Flexible ISA, you may replace withdrawn funds within the same tax year without affecting your ISA allowance, subject to HMRC rules.

6. Disqualification

You shall not be entitled to receive any Interest if you do any of the following:

- a. Violate, manipulate or do not abide by any of the Terms set out herein or any other terms under the TOB and ISA Terms or any of the Legal Documents, agreed upon onboarding, as applicable; and/or



- b. If we have reasonable grounds to suspect that you have engaged in any fraud or material abuse of this Campaign or are engaged in any activity that may harm XTB's reputation, we may, at our sole discretion, reserve the right to take any action we see fit in the circumstances.

7. Miscellaneous

7.1. By participating in the Campaign, you acknowledge and consent to abide by the present Terms.

7.2. This Campaign and its Terms are governed by English law, and the courts of England and Wales have exclusive jurisdiction to determine any dispute relating to it.

7.3. Participation in the Campaign shall not constitute or be deemed to constitute any form of partnership, association or joint venture between you and XTB.

7.4. XTB reserves the right to amend or withdraw this Campaign for new participants at any time. Any client who has activated an ISA within the Sign-Up Period and met the Eligibility Criteria will retain the Boosted Rate for the applicable Boosted Rate Period.

7.5. The present Terms are published on and are available on our Website in English, and any translation is a courtesy translation only.

7.6. We will process your personal data in line with our Privacy Policy, which is available on our website. For the avoidance of doubt, the English language shall prevail.

7.7. We cannot provide information about another Campaign participant's account or application status due to our data protection obligations.

7.8. Interest earned within your ISA is exempt from UK income tax in accordance with current ISA regulations.

7.9. If, for any reason (e.g. conflict of interest), you are not allowed to receive Interest, you are required to inform us prior to participating in the Campaign.