Plum Investment Incentive Terms and Conditions - July 2026

1. This "Plum Investment Incentive July 2026" ("The Campaign") is organised by Plum Fintech Limited ("Plum").

2. The Campaign is open to UK and European Plum users who satisfy the following eligibility criteria:

   2.1. The User must have never invested via the platform;

   2.2. The User must have been onboarded for a minimum of 90 days; and

   2.3. The User has not received a payout in any prior investment incentives campaign.

3. Users shall be assigned to one of six cohorts based on their behavioural intent score as determined by Plum.

4. The reward value shall match the User's first qualifying buy order, subject to a minimum qualifying investment of £2. Rewards are capped at £15 or £20 per User, contingent upon the assigned cohort.

Examples

First Investment	£15 Cohort Reward	£20 Cohort Reward
£2	£2	£2
£5	£5	£5
£15	£15	£15
£30	£15	£20

5. The reward is not payable in cash and shall be issued as a buy order into the identical investment asset initially purchased by the User. The reward constitutes an investment transaction and may increase or decrease in value after execution.

6. The reward order is placed automatically after 7 day holding period is completed “the eligibility rule” and User has no discretion over the timing of the reward execution.

7. Eligible asset types for the Campaign include Mutual Funds, Stocks, ETFs, and SIPP.

8. A purchase of cryptocurrency or Plum Interest does not qualify for a reward payout.

9. The Campaign runs for 31 days from launch. Eligibility is determined by the order creation timestamp, and qualifying orders must be created within this period. Orders created before the Campaign ends remain eligible even if executed afterwards due to market hours.

10. Users must hold their qualifying investment for 7 consecutive calendar days. Any sale, including partial sales, during this period invalidates the attempt. If a user sells before completion or the order fails, they may place another qualifying order within the 31-day Campaign period to restart the holding period.

11. Reward buy orders are placed automatically upon completion of the holding period. Settlement may take up to 7 working days. Stock commission fees are waived, however, FX fees cannot be waived as they are deducted automatically by the FX provider.

12. Rewards are non-transferable, non-exchangeable, and no cash alternative will be offered.

13. Plum reserves the right to disqualify any participant who is believed to have violated these Terms & Conditions or who engages in any fraudulent or illegal activity.

14. Plum reserves the right to amend, suspend, or terminate this Campaign at its sole discretion without prior notice.