Effective date: 19/08/2026

Chip Financial Wealth Ltd

Chip Wealth Tiers

Contents

1. About these terms

1.1 These terms govern your participation in Wealth Tiers, Chip's rewards programme. They sit alongside, and form part of, the Chip Group Terms of Business and the specific terms for any account or product you hold with us.

1.2 If there's a conflict between these terms and the specific terms for a product (for example, your ISA terms), the product terms take precedence for that product.

1.3 You accept these terms when you opt in to Wealth Tiers in the app. Wealth Tiers is opt-in only — you won't be enrolled, or receive tier benefits, unless you choose to join. If you don't opt in, your accounts are unaffected.

1.4 We may update these terms from time to time. If we make a change that's to your disadvantage, we'll give you at least one month's notice before it takes effect, and you can opt out (see Section 11), without penalty, if you don't accept it.

1.5 We may make changes sooner and without notice where the change is to your benefit, makes the terms clearer or fairer, or is needed for legal, regulatory, or security reasons. Changes to a rate benefit are covered separately in section 6.

1.6 In these terms, 'Chip', 'we', 'us' and 'our' mean Chip Financial Wealth Ltd ("CFW"), which is authorised and regulated by the Financial Conduct Authority (FRN: 1005114), and is responsible for the Wealth Tiers programme. Where a benefit applies to a product provided by Chip Financial Group Limited ("CFG"), CFG remains responsible for the underlying product under the terms of that product.

2. What Wealth Tiers is

2.1 Wealth Tiers is a programme that recognises your relationship with Chip and gives you access to different rewards depending on your tier. Higher tiers may unlock more benefits.

2.2 Wealth Tiers is included as part of your Chip account at no extra cost. It is not a paid subscription and is separate from any paid subscription you may hold (such as ChipX). A paid subscription doesn't affect your tier, and your tier doesn't change what your subscription includes.

2.3 The benefits available at each tier are shown in the App. We do not list them in these terms because they are subject to change (see Section 6).

3. Who can take part

3.1 To take part in Wealth Tiers you must: (a) meet the Chip eligibility criteria as set out in the Group Terms of Business and (b) meet any other eligibility criteria for the Wealth Tiers programme that we set and show in the App.

3.2 We may change who is eligible, and we'll tell you if a change affects you.

3.3 If you stop meeting the eligibility criteria in clause 3.1 — for example, because you're no longer tax resident in the UK — your participation in Wealth Tiers will end and your tier benefits will stop. We'll tell you before this happens where we reasonably can.

4. How your tier works

4.1 What decides your tier. Your tier is based on the value of the investments you hold with Chip across your Chip Stocks & Shares ISA, General Investment Account, and Chip Self-Invested Personal Pension (SIPP). Cash savings don't count towards your tier.

4.2 Which investments qualify. We define which investments qualify, and how they're valued, in the app, and we may change this. We don't state qualifying amounts in these terms because they're subject to change.

4.3 Moving up. Your tier goes up when the current value of your qualifying investments meets the criteria for a higher tier. Current value is what your qualifying investments are worth at the time we assess your tier, based on the most recent prices available to us. You'll move up at our next review, and your new benefits apply once your tier has updated. A tier change may not happen immediately — there can be a short delay between you meeting the criteria and your tier updating. We will review your tier at least once per day.

4.4 Moving down. Your tier will only go down if both the current value (as defined in 4.3) of your qualifying investments and their book value fall below the level needed for your current tier. Book value is the total amount you've paid into your qualifying investments (including the value of any transfer in, counted once the transfer has completed), less anything you've withdrawn or transferred out, at the time we assess your tier.

4.5 Grace period. If you no longer meet the criteria for your current tier, we'll tell you and give you a 30-day grace period to requalify before your tier changes. You keep your tier benefits throughout the grace period. If your tier goes down at the end of it, the benefits tied to your previous tier will end on day 31, and we'll let you know before that happens. Messages we send you about your tier status — including during the grace period — are service messages, and we'll send them even if you've opted out of marketing communications.

4.6 Value of Qualifying Investments. We assess your tier by reference to the value of your Qualifying Investments that have completed, settled, and are held in a qualifying account. Deposits, withdrawals, and transfers that are pending, in transit, or otherwise not yet completed are not taken into account. This means:

(a) a deposit or transfer-in counts towards your tier only once it has settled; and

(b) a withdrawal or transfer-out reduces your Qualifying Investments only once it has completed.

4.7 Pensions we can't accept. We do not accept transfers of pensions with safeguarded benefits — for example, defined benefit (final salary) pensions, or pensions with a guaranteed annuity rate or other guarantee — into your Chip SIPP. Because we can't hold these, they can't count towards your tier. The Chip Pension Terms & Conditions set out in full which transfers we accept.

4.8 Adding or changing tiers. We may add new tiers, or change, rename, combine, or remove existing ones. The tiers available at any time are shown in the app. We may add a tier, or make a change that's to your benefit, immediately and without notice. If we remove or change a tier in a way that's to your disadvantage, we'll give you notice under clause 1.4 and treat any resulting change to your tier as set out in clauses 4.3 to 4.5.

4.9 Tiers shown as coming soon. The app may show tiers or benefits that aren't yet available — for example, marked as locked or 'coming soon', or as something you can register your interest in. These previews aren't a promise: we may change them, launch them on different terms, or decide not to launch them at all. Registering interest doesn't reserve a tier or benefit, doesn't create any entitlement, and doesn't form part of your agreement with us.

4.10 Errors and corrections. If we assign you a tier, or give you a benefit, because of an error for example, a pricing, valuation, or system error we may correct your tier and remove or recover the benefit (or its value). We'll tell you if we do this. As with clause 4.6, a correction of this nature isn't a change to these terms, and the notice in clause 1.4 doesn't apply to it.

5. Your benefits

5.1 The benefits attached to each tier are shown in the app and can change at any time, subject to the notice we give in section 6.

5.2 Benefits: (a) are not a contractual entitlement to any benefit continuing to be offered, or to any benefit remaining at a particular value, subject to the notice set out in section 6 below; (b) where they are non-monetary, have no cash alternative and can't be transferred or sold. Where a benefit is monetary, such as an interest rate uplift, we pay it into your account in line with that account's standard interest payout frequency; (c) may need to be activated by you in-app before they apply.

5.3 You'll only receive a benefit while your account is in good standing — open, not suspended or restricted. We may pause your benefits while your account isn't in good standing.

5.4 Where a benefit is provided by a third party, you may have to agree to the terms and conditions of the third party to access the benefit. You acknowledge that we have no responsibility or control over such terms and conditions provided by the third party, and that any such agreement to access the relevant benefit is between you and the relevant third party only.

6. Changing or removing benefits and rates

6.1 We may add, change, pause, or remove benefits, and we may change how the programme works. When we do, the notice in clauses 6.2 to 6.4 applies.

6.2 Rate benefits (a tier-linked uplift on top of a product's standard rate): if we reduce or remove the uplift, we'll give you at least 30 days' notice before the change takes effect. We can increase or improve the uplift, or add a new one, immediately and without notice. The standard rate on the underlying product is set out in the Summary Box and/or Key Features Document for that product, not by these terms. The relevant product needs to be opened in order to benefit from any rate benefit. Any products with a tier-linked rate benefit will be outlined in the App

6.3 Other benefits: if we change or remove a benefit in a way that's to your disadvantage, we'll give you reasonable notice beforehand.

6.4 We may make any change immediately, without notice, where we reasonably need to for legal, regulatory, security, or fraud-prevention reasons.

6.5 Section 6 covers changes we make to the benefits available in the programme. Where your own benefits change because your tier has moved, section 4 applies instead (in particular clauses 4.3 to 4.5), and the notice in this section does not apply.

7. Suspending or ending your participation

7.1 We may suspend or remove your access to Wealth Tiers, or to a specific benefit, if you breach these terms or the Chip Group Terms of Business, or if we reasonably suspect fraud, misuse, or activity that puts you, us, or others at risk.

7.2 If you obtain, or try to obtain, a benefit through fraud, manipulation, or activity designed to game how tiers are calculated, we may remove the benefit, recover its value from you, and remove you from the programme.

7.3 We may also change or end the Wealth Tiers programme as a whole. If we do, we'll give you reasonable notice of 30 days, unless we have to act sooner for legal, regulatory, or security reasons.

7.4 Ending the programme won't affect the underlying accounts and products you hold with us. It will only affect the tier benefits.

8. Tax

8.1 You're responsible for any tax that applies to you. Tier benefits may have tax implications depending on your circumstances.

8.2 Where a benefit relates to an ISA or other tax-wrapped product, the rules for that product apply.

8.3 These terms are not tax advice. If you're unsure, speak to a tax adviser.

9. Not financial advice

9.1 Wealth Tiers, and the benefits within it, are not a personal recommendation or financial advice. Whether a product or benefit is right for you depends on your own circumstances.

9.2 The value of investments can go down as well as up, and you may get back less than you put in.

10. Your information

10.1 To run Wealth Tiers, we use information about the accounts and products you hold with us, including their value, to work out your tier and your benefits. We also use information about how you engage with the programme — including any interest you register in tiers that aren’t yet available — to operate, evaluate, and improve it. We handle your information in line with our Privacy Policy.

11. Opting out

11.1 You can opt out of Wealth Tiers at any time by contacting Customer Support via the Chip app.

11.2 If you opt out, you’ll stop receiving tier benefits. If you opt back in later, you may need to requalify, and you won’t get back any benefit you had before.

12. Complaints

12.1 If something’s gone wrong, please tell us — you can contact our Customer Support team through the app, and details of our complaints process are available in the app and on our website. If you make a complaint, we will process it as set out in the Chip Group Terms of Business.

13. General

13.1 These terms are governed by the laws of England and Wales, and the courts of England and Wales have jurisdiction.

13.2 If any part of these terms can’t be enforced, the rest of them still apply.

13.3 We may transfer our rights and obligations under these terms to another company, as long as this doesn’t affect your rights under them.