

1. These terms and conditions ("**Rules**") apply to the Refer a Friend promotion ("**Promotion**"). By participating in the Promotion, you agree to be bound by these Rules.
2. To qualify for the Promotion, the person making the referral ("**you**") must:
 - (a) hold an active Share Trading account with IG Australia Pty Ltd (ABN 93 096 585 410, AFSL 515106, Derivatives issuer licence in New Zealand, NZBN 9429047618251, FSP No. 684919) Level 32, Queen & Collins, 376-390 Collins Street, Melbourne, VIC 3000. ("**we**", "**us**", "**IG**" or "**our**"); and
 - (b) be an individual and a direct client of IG.
3. You must have an existing business or personal relationship with the individual you would like to refer ("**Your Friend**"). Your Friend must be an individual who is 18 years or older. 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 products or services. Whilst you may refer more, you will only receive a reward in respect of the first five people to be considered an Active Referral under this Promotion.
4. You must be an individual and a direct client of IG. If you have any introduction or introduction-type arrangement with IG or any IG group company, any referrals thereunder will not qualify for the Promotion.
5. Your Friend must be a new client to IG (not having previously held an account with IG or any other IG group company). All accounts are opened subject to our standard account opening criteria, and as such not all applicants will be successful in their application for an account.
6. Subject to the other terms of these Rules, to qualify for the Promotion and be considered an "**Active Referral**", Your Friend is required to:
 - (a) open a CFD and/or a share dealing account with IG through the unique URL shared by you; and
 - (b) make five 'qualifying trades' on their account (or one of their accounts if they open CFD and a share dealing account) within six months of being referred.

A 'qualifying trade' means:

- in respect of a CFD account, a CFD with a minimum size of one mini contract or equivalent on which commission has been paid; and
- in respect of a Share Dealing account a trade with a minimum total parcel size of AUD\$500

(in either case subject to any applicable promotional offers). Trades subject to a commission free period will not be qualifying trades.

If Your Friend opens a CFD Account and a Share Dealing Account, Your Friend will be considered to be an Active Referral only in relation to whichever account they place five qualifying trades in first and subject to any other restrictions in these Rules.

7. If any restrictions apply to one of your accounts or an account of Your Friend, the referral will not qualify as an Active Referral until the restrictions have been lifted. Any restrictions that apply to an account will be notified to the account holder by email. The referral will not qualify as an Active Referral if any of your accounts or an account of Your Friend is closed for any reason.
8. Any trading credits awarded under the Promotion will be credited to your Share Trading account. For the avoidance of doubt, we will not credit trading credits to your CFD account.
9. Within 90 days of Your Friend becoming an Active Referral you will receive a trading credit credited to your IG Share Trading account calculated as set out below (each a "Refer a Friend Reward"):
 - If Your Friend qualifies as an Active Referral in relation to a CFD account, you will receive a Refer a Friend Rewards in the value of AUD250;
 - If Your Friend qualifies as an Active Referral in relation to a Share Dealing account, you will receive a Refer a Friend Reward in the value of AUD50.

You will only receive a Refer a Friend Reward in respect of the first five of your referrals to qualify as Active Referrals. The maximum you can earn under this Promotion is AUD1250 if all of those Active Referrals are in relation to CFD Accounts.

10. From time to time, IG may run special offers and increase a Refer a Friend Reward.
Details and any terms of such offer will be available at <https://www.ig.com/au/refer-a-friend>.
11. You can only refer an individual to IG once and you can only receive one Refer a Friend Reward in relation to each individual. If you have referred an individual to any IG group company, you cannot refer the same individual again to another company in the IG group or in relation to another account.
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. You cannot refer yourself via a joint account or refer a member of the same household. The referral will not qualify as an Active Referral if you have a power of attorney over the account of Your Friend.
13. IG reserves the right to remove a Refer a Friend Reward or substitute a 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 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 or where required by any applicable laws, rules or regulations. 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, there is any reason to suspect a participant has acted fraudulently or obtained an unfair or unintended advantage pursuant to this Promotion or where required by any applicable laws, rules or regulations, we reserve the right to stop, withhold or cancel payment of the Refer a Friend Rewards or to prevent any attempted withdrawal of the same.
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. Unless specified in these Rules, these Refer a Friend Rewards cannot be combined with any other reward promotions that IG offers. This Promotion allows you to receive a maximum of 5 Refer a Friend Rewards. Any additional referrals will not be considered Active Referrals and will not trigger any reward under this Promotion.
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. Trading CFDs is a high-risk activity and it is possible to lose more than your initial investment. If you are a retail client, please consider the Product Disclosure Statement and Target Market Determination available at www.ig.com/au. The value of shares, ETFs and ETCs bought through an IG share trading account can fall as well as rise, which could mean getting back less than you originally put in. Past performance is no guarantee of future performance.
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 our management in a manner it deems to be fairest to all concerned and that decision shall 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) shall 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 shall be governed by and construed in accordance with the laws of the State of Victoria, Australia and shall be subject to the jurisdiction of courts of Victoria.