

## TERMS AND CONDITIONS: IG Billion Dollar Club Loyalty Programme

1. These terms and conditions (the “**Terms and Conditions**”) apply to the promotion set out in Clause 3 below (the “**Promotion**”). By participating in the Promotion, participants agree to be bound by these Rules. All capitalised but undefined terms herein shall be deemed to have the same meaning as given to such terms in your Customer Agreement.
2. The Promotion is organised by IG Asia Pte Ltd (Co. Reg. No. 200510021K) with its registered address being #01-02 MYP Centre, 9 Battery Road, Singapore 049910 (“**IG**”).
3. This Promotion provides bonus KrisFlyer miles (the “**Bonus KrisFlyer Miles**”) for clients trading with IG in accordance with these Terms and Conditions.

### ELIGIBILITY

4. To be eligible to take part in the Promotion (a “**Qualifying Participant**”) you must satisfy the following terms:
  - a) you must have an active IG CFD account and accept these Terms and Conditions;
  - b) you must be a Singapore resident;
  - c) you must have received an email invitation directly from IG with the subject-title “Receive 45,000 KrisFlyer miles with IG’s Billion Dollar Club” or “Receive 67,500 KrisFlyer miles in your second year of IG’s Billion Dollar Club” from 30 July 2020 to 31 July 2021;
  - d) you must have a KrisFlyer Account and have registered the name and membership of such KrisFlyer Account with IG at [https://www.ig.com/sg/BDC\\_KF](https://www.ig.com/sg/BDC_KF) or [https://www.ig.com/sg/BDC\\_KF\\_NEW](https://www.ig.com/sg/BDC_KF_NEW). The name of the KrisFlyer account registered with IG must match the name registered on your IG CFD Account. For the avoidance of doubt, you must not participate in this Promotion on behalf of a third party, a joint-account holder or a corporate body;
  - e) you must not be a participant or have accepted any other concurrent promotion offered by IG, save for “KrisFlyer Loyalty Programme” or otherwise as specified by IG; and
  - f) you must not be an employee (or any relation or partner or agent of an employee) of IG or any of its Associated Companies.
5. By accepting and proceeding with this Promotion, you have agreed to be bound by these Terms and Conditions as well as the relevant Customer Agreement for your IG CFD account. If any provision of these Terms and Conditions conflicts with any provision of your Customer Agreement, the Customer Agreement shall prevail. You agree that IG may check with SIA and the KrisFlyer Programme any details registered with IG in order to confirm your eligibility for this Promotion.

## PROMOTION DETAILS – IG Billion Dollar Club Loyalty Programme

6. If you are a Qualifying Participant, we will credit the one-time Bonus KrisFlyer miles into your registered KrisFlyer Account (“Bonus KrisFlyer Miles”), subject to the following:
- a) you must open Transaction(s) with a Contract Value, in aggregate, of an amount equal to or greater than USD1,000,000,000 (One Billion United States Dollars) (the “**Qualifying Contract Value**”);
  - b) the Transactions must be opened during the period from (and including) 00:01 SGT, 1 August 2020 and 23:59 SGT, 31 July 2021 (the “**Trading Period**”);
  - c) you must be fully authorised to operate your IG CFD account;
  - d) the Transactions must be initiated by you and not by IG acting on your behalf (e.g. system generated trades);
  - e) you must have a KrisFlyer Account and the name of the KrisFlyer Account registered with IG must match the name registered on your IG CFD account. For the avoidance of doubt, you must not participate in this Promotion on behalf of a third party, a joint-account holder or a corporate body;
  - f) you are eligible to receive the number of Bonus KrisFlyer Miles corresponding to the respective number of years you are in the Billion Dollar Club according to the table set out in Clause 7 below;
  - g) you can only claim a one-time reward of either 45,000 or 67,500 Bonus KrisFlyer Miles at the end of the Trading Period depending on the number of years you have been in the Billion Dollar Club. For the avoidance of doubt, if you were in the Billion Dollar Club in the first year (i.e. between 1 July 2019 to 31 July 2020), you are eligible to receive 67,500 Bonus KrisFlyer Miles at the end of the Trading Period subject to clause 6(a).
  - h) in the event that you operate more than one IG CFD account, we will combine the Aggregate Contract Value of the Transactions in each IG CFD account to determine if you are eligible to receive the Bonus KrisFlyer Miles. For example, if you are in your second year of the Billion Dollar Club and have two IG CFD accounts and at the end of the Trading Period, the total Aggregate Contract Value of your Transaction(s) is USD500,000,000 for each of your IG CFD accounts, IG will combine the two Aggregate Contract Values resulting in a total amount of USD1,000,000,000 i.e. the Qualifying Contract Value, which makes you eligible to receive a total of 67,500 Bonus KrisFlyer Miles; and
  - i) you must have accepted these Terms and Conditions on IG’s website at the time of registration of your KrisFlyer Account with IG in accordance with Clause 4(d)

7. The allocation of the Bonus KrisFlyer Miles for a Qualifying Participant is as follows:

Number of year(s) in the Billion Dollar Club	First inception as Billion Dollar Club member	Aggregate Contract Value in Trading period (USD)	Bonus KrisFlyer Miles Payable at the end of the Trading Period
1 year	1 July 2019 to 31 July 2020	≥\$1,000,000,000	45,000
2 years	1 August 2020 to 31 July 2021	≥\$1,000,000,000	67,500

#### OTHER DETAILS

8. We will use reasonable efforts to ensure that Bonus KrisFlyer Miles earned by a Qualifying Participant are credited within 30 working days of the last date of the month within the Trading Period in which the Qualifying Contract Value is met e.g. 31 August 2020, 30 September 2020. KrisFlyer Membership Services is responsible for crediting the Bonus KrisFlyer Miles in accordance with the terms and conditions of the KrisFlyer Programme. Any disputes relating to the crediting of the Bonus KrisFlyer Miles should be directed to KrisFlyer Membership Services directly. Any disputes relating to the eligibility of a trade to earn Bonus KrisFlyer Miles, or the number of Bonus KrisFlyer Miles earned, should be directed to IG.
9. Each participant in this Promotion agrees and acknowledges that:
- a) Membership in the KrisFlyer Programme and the earning and redemption of Bonus KrisFlyer Miles is subject to the terms and conditions of the KrisFlyer Programme. IG will not redeem, transfer, assign or exchange any Bonus KrisFlyer Miles;
  - b) all Bonus KrisFlyer Miles are governed by the terms and conditions of the KrisFlyer Programme
  - c) KrisFlyer Membership Services may vary the terms and conditions of the KrisFlyer Programme or terminate such programme at any time;
  - d) you will be required to pay:
    1. any Ticket Taxes, taxes and other airport related charges (including any applicable GST on those taxes and charges) which may be due on the redemption of Bonus KrisFlyer Miles; and
    2. any applicable GST on any additional payment required on redeeming the Bonus KrisFlyer Miles;
  - e) a participant may receive Bonus KrisFlyer Miles only in a KrisFlyer Account in the participant's name;
  - f) the number of Bonus KrisFlyer Miles required to redeem any trips is up to the discretion of the KrisFlyer Programme; and
  - g) IG will not be liable to any participant for any awards or benefits (including flights) for which the participant is eligible or actually redeems pursuant to the KrisFlyer Programme. IG will not be liable for any costs, expenses or losses incurred by a participant due to the Promotion as a result of or in

connection with their participation in this Promotion or the KrisFlyer Programme.

## GENERAL

10. Unless otherwise stated in these Terms and Conditions, we are the sole arbiter of the Promotion, these Terms and Conditions and any other issues arising under the Promotion. Exceptions to these Terms and Conditions 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 (including these Terms and Conditions) at any time and without prior notice.
11. Unless otherwise stated in these Terms and Conditions, all dates are determined in accordance with Singapore time.
12. Foreign exchange conversions necessary to calculate the requirements in the Table in Clause 7 above will be converted at the spot rate, as determined by IG, at 10 p.m. (United Kingdom time).
13. Trades in binaries (or digital 100s), sprints and options are not Transactions that qualify for the purposes of this Promotion.
14. We will not be liable for any losses incurred by you as a result of your trading in relation to this Promotion. Trading CFDs is a high-risk activity and such activity may not be suitable for everyone. It is possible to lose more than your initial investment.
15. Any dispute or situation not covered by these Terms and Conditions 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. We reserve the right to refuse to award Bonus KrisFlyer Miles under the Promotion if we have reasonable belief that the Promotion is being abused in any way.
16. This Promotion and any obligations of IG pursuant to it will be revoked or withdrawn from Qualifying Participants who abuse the spirit or intention of it. We reserve the right to cancel or withdraw the Promotion at any time, or not award Bonus KrisFlyer Miles, in case of any suspected abuse of the Promotion. For the avoidance of doubt, "abuse" includes, but is not limited to, the opening of multiple IG accounts to claim multiple awards of Bonus KrisFlyer Miles. Further, where any of these Terms and Conditions are breached or there is any reason to suspect a participant (including a Qualifying Participant) has acted fraudulently or obtained an unfair or unintended advantage pursuant to the Promotion, we reserve the right to stop or withdraw the Promotion.
17. If, at any time, all or any part of any provision of these Terms and Conditions 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 Terms and Conditions or the legality, validity or enforceability under the law of any other jurisdiction of that provision or all other provisions of these Terms and Conditions.

18. Each person who participates or attempts to participate in the Promotion agrees that IG may disclose personal information in accordance with IG's Privacy and Access Policy. For the avoidance of doubt, each such person consents to IG exchanging, using and disclosing their personal information (including their name, address, date of birth and KrisFlyer membership number) for the purposes of facilitating their participation or attempted participation in this Promotion.

19. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and shall be subject to the jurisdiction of the Singaporean courts.

## DEFINITIONS AND INTERPRETATION

20. In these Terms and Conditions:

**"Customer Agreement"** means the agreement made between IG and you, governing the basis on which IG provides services to you and the dealings between IG and you.

**"Billion Dollar Club"** means the loyalty programme which started on 8 July 2019 and subject to the "Terms and Conditions: IG45 – Billion Dollar Club Promotion".

**"KrisFlyer Account"** means such account individual to each KrisFlyer Member, which is maintained by SIA and which tracks the accrual and redemption of KrisFlyer Miles by the KrisFlyer Member.

**"KrisFlyer Miles"** means the mile(s) awarded to the KrisFlyer Members pursuant to the terms and conditions of the KrisFlyer Programme.

**"KrisFlyer Programme"** means the frequent flyer programme maintained by SIA whereby KrisFlyer Members can accrue KrisFlyer Miles in conjunction with flight and non-flight activities and where, at certain mileage levels, KrisFlyer Members can redeem award tickets, flight upgrades or other benefits, which for the avoidance of doubt, shall mean, at the date hereof, the programme called the KrisFlyer Programme.

**"KrisFlyer Member"** means any person who is recognised by SIA as a member of the KrisFlyer Programme in accordance with the rules of the KrisFlyer Programme from time to time.

**“KrisFlyer Membership Services”** means the call centre operated by SIA to service KrisFlyer members under the KrisFlyer Programme.

**“SIA”** means Singapore Airlines Limited.

**“Ticket Taxes”** means all taxes, fees, carrier charges, levies and charges that are payable by the purchaser of an airline ticket, including amounts imposed by airports and taxing authorities and airline imposed charges such as fuel, insurance and environmental surcharges, regardless of whether a fare is payable for the ticket.