

**LIMITED TIME PREMIUM CLIENT REFER A FRIEND BONUS PROMOTION TERMS & CONDITIONS**

1. These terms and conditions ("**Rules**") apply to the Limited Time Refer a Friend Bonus promotion ("**Promotion**"). By participating in the Promotion, you agree to be bound by these Rules.
2. This Promotion is offered by IG International Limited, which is licensed to conduct investment business and digital asset business by the Bermuda Monetary Authority and is registered in Bermuda ("**we**", "**us**", "**IG**" or "**our**"). Our business address is 16 Burnaby Street, Hamilton HM11 Bermuda and our registered address is Canon's Court, 22 Victoria Street, Hamilton HM12 Bermuda.
3. To qualify for the Promotion, the person making the referral ("**you**") must:
  - (a) hold an active personal CFD account with IG; and
  - (b) be an individual and a direct client of IG.
4. 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. You must have an existing business or personal relationship with the individual you would like to refer ("**Your Friend**"). Your Friend must be:
  - (a) an individual who is 18 years or older; and
  - (b) a new client to IG (not having previously held an account with IG or any other IG group company).
6. 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. You may refer up to a maximum of five people, which includes any referrals under the Previous Promotion (e.g. if You referred two Friends under the Previous Promotion, You may only refer three Friends under this limited time Promotion).
7. 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.
8. To qualify for the Promotion, Your Friend is required to:
  - (a) open a trading account with IG through the unique URL shared by you ("**Account**"); and
  - (b) make five 'qualifying trades' of any product within three months of the Account being opened ("**Qualifying Period**").

A 'qualifying trade' is a CFD with a minimum size of one mini contract or equivalent on which Your Friend have paid spreads or commissions (subject to any applicable promotional offers). Trades subject to a commission free period will not be qualifying trades.
9. Subject to any applicable exclusions in these Rules, if Your Friend meets the criteria in clause 8, it will then be eligible to be an active referral ("**Active Referral**") and you will receive a Reward in line with the tiers in clause 11.
10. If any restrictions apply to your account or the 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 detailed in the email to the account holder upon account activation. The referral will not qualify as an Active Referral if your account or the account of Your Friend is closed for any reason.

**11. Reward tiers**

- Tier 1:** If the Active Referral places five qualifying trades on their Account within the Qualifying Period, you will receive a Reward of USD200 and the Active Referral will receive a Reward of USD100;
- Tier 2:** If the Active Referral pays from USD250 up to and including USD999.99 in spreads and commissions on their Account within the Qualifying Period, you will receive a Reward of USD350 and the Active Referral will receive a Reward of USD100;
- Tier 3:** If the Active Referral pays from USD1,000 up to and including USD3,999.99 in spreads and commissions on their Account within the Qualifying Period, you will receive a Reward of USD600 and the Active Referral will receive a Reward of USD500; and
- Tier 4:** If the Active Referral pays USD4,000 or more in spreads and commissions on their Account within the Qualifying Period, you will receive a Reward of USD2,100 and the Active Referral will receive a Reward of USD2,000.

## TERMS AND CONDITIONS ( CONTINUED )

FOR ILLUSTRATION PURPOSES, THE REWARD TIERS ARE ALSO DESCRIBED IN THE TABLE BELOW

TIERS	TOTAL SPREADS AND COMMISSIONS PAID BY ACTIVE REFERRAL (USD) AT THE END OF QUALIFYING PERIOD	TOTAL REWARD PAYABLE TO YOU (USD)	TOTAL REWARD PAYABLE TO ACTIVE REFERRAL (USD) AT THE END OF QUALIFYING PERIOD
1	Placed 5 qualifying trades	\$200	\$100
2	\$250 - \$999.99	\$350	\$100
3	\$1,000 – 3,999.99	\$600	\$500
4	\$4,000	\$2,100	\$2,000

**FOREIGN EXCHANGE CONVERSIONS NECESSARY TO CALCULATE THE SPREADS AND COMMISSIONS WILL BE CONVERTED AT THE SPOT RATE AS DETERMINED BY IG.**

**THESE REWARDS HAVE BEEN AMENDED FROM THE PREVIOUS PROMOTION REWARD RATES AS PART OF A LIMITED TIME BONUS PROMOTION WHICH WILL TERMINATE AT 12:00 A.M. MST (UTC+8) ON MARCH 1, 2022, AT WHICH TIME THE PROMOTION WILL REVERT TO THE PREVIOUS PROMOTION REWARD RATES AS REFLECTED ON THE REFER A FRIEND WEBPAGE. CLICK TERMS AND CONDITIONS FOR PROVISIONS APPLICABLE TO THE PREVIOUS PROMOTION REWARD.**

12. Within 30 business days of the Active Referral placing five qualifying trades, you and the Active Referral will each receive the Tier 1 Reward in cash posted to your default IG trading account. Within 30 business days of the end of the Qualifying Period, you and the Active Referral will each receive any additional Reward that may be due in line with Tiers 2 to 4 in cash posted to your default IG trading account.
13. The referral will not qualify as an Active Referral if you have a power of attorney over the account of Your Friend. You cannot refer yourself via a joint account or refer a member of the same household.
14. You can only refer an individual to an IG company once. If you have referred an individual to any IG group company, you cannot refer the same individual again to that IG group company or another company in the IG group.
15. 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.
16. Your Friend will be informed that you will receive or have received a reward payment as a result of their opening and trading on an IG account. Your Friend will also be told that the amount of spreads and commissions that they have paid may be disclosed to you in order for you to understand the Reward that may be paid to you.
17. If Your Friend does not become an Active Referral and meet the criteria in accordance with the timeframes in these Rules, you will not be eligible for any reward.
18. This Promotion replaces and supersedes the previous IG Refer a Friend promotion ("Previous Promotion") with immediate effect and will remain in effect until 12:00 a.m. MST (UTC+8) on March 1, 2022, at which time the Previous Promotion will be reinstated. If you referred Your Friend under the Previous Promotion rules and a reward amount that will become due to you would have been higher under the Previous Promotion, you will receive the Previous Promotion reward amount.
19. IG reserves the right to remove a Reward or substitute a 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.
20. From time to time, IG may run special offers for the Promotion. You will be notified of the details and any terms of such offer.
21. 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 cancel or withdraw the Promotion at any time in case of any suspected abuse of the Promotion. Further, 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 or there is any reason to suspect a participant has acted fraudulently or obtained an unfair or unintended advantage pursuant to this Promotion, we reserve the right to stop, withhold or cancel payment of a Reward or to prevent any attempted withdrawal of a Reward from your account.
22. To the extent a 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 Reward from any IG trading account that you hold with us.
23. 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 (including the Rules) at any time and without prior notice.
24. The Reward cannot be combined with any other reward promotions that IG offers.

## TERMS AND CONDITIONS ( CONTINUED )

25. 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. The risks of loss from investing in CFDs can be substantial and the value of your investments may fluctuate. CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. You should consider whether you understand how this product works, and whether you can afford to take the high risk of losing your money.
26. 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.
27. 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.
28. 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.
29. If any tax is payable on the 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 Reward to your account net of this tax.
30. These Rules shall be governed by and construed in accordance with the English law and shall be subject to the jurisdiction of the courts of England and Wales.