

## TERMS AND CONDITIONS: S\$288 Account Opening Bonus and 5,000 Bonus KrisFlyer Miles Campaign

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 Terms and Conditions. All capitalised but undefined terms herein shall be deemed to have the same meaning 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. The Promotion provides a bonus deposit of S\$288 into your IG CFD account (“**Account Opening Bonus**”) and a deposit of 5,000 KrisFlyer miles (“**Bonus KrisFlyer Miles**”) into your KrisFlyer Account for clients who open new accounts and trade with IG, subject to the Terms and Conditions set out below.

### ELIGIBILITY FOR ACCOUNT OPENING BONUS

4. To be eligible to take part in the Account Opening Bonus promotion you must satisfy the following terms (“**Account Opening Participant**”):
  - (a) you must apply to open an IG CFD account (your “**Account**”) on [www.ig.com/sg](http://www.ig.com/sg) between (and including) 00:00 SGT, 7 Aug 2023 and 23:59 SGT, 31<sup>st</sup> October 2023 (the “**Qualifying Period**”) and proceed to successfully open such account following successful completion of the ‘customer knowledge assessment’ procedure;
  - (b) the address submitted for the account opening application must be an address in Singapore;
  - (c) you must not have an existing Account with IG;
  - (d) you must not be a participant or have accepted any other promotions offered currently or previously by IG, save for the “KrisFlyer Loyalty Programme” or otherwise as specified by IG;
  - (e) you must be a Singapore resident (i.e. you must either be a Singapore citizen, Singapore Permanent resident or have a valid and current Singapore employment or work pass issued by the Ministry of Manpower); and
  - (f) you must not be an employee (or any relation or partner or agent of an employee) of IG or any entity of IG Groups.

### ELIGIBILITY FOR BONUS KRISFLYER MILES

5. To be eligible to qualify for the Bonus KrisFlyer Miles promotion you must have a valid KrisFlyer Account and have registered the name and membership of such KrisFlyer Account with IG at [https://www.ig.com/sg/KF\\_Client](https://www.ig.com/sg/KF_Client) (“**KrisFlyer Miles Participant**”). 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.

6. 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 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 – S\$288 Account Opening Promotion and 5,000 KrisFlyer miles**

7. If you satisfy all the criteria set out in Clause 7 (a) – (f) below, we will: (i) credit the Account Opening Bonus into your Account provided you qualify as an Account Opening Participant; and (ii) credit the Bonus KrisFlyer Miles into your KrisFlyer account provided you qualify as a KrisFlyer Miles Participant:
  - (a) you must make a one-time initial deposit into your Account of an amount equal to or greater than SGD 5,000 (Five Thousand Singapore Dollars) (the “**Qualifying Deposit**”) within the Qualifying Period;
  - (b) you must open at least one CFD Transaction during the Qualifying Period and such Transaction(s) must be initiated by you. For the avoidance of doubt, if you have more than one account, only one account can be eligible for the Account Opening Bonus but you are not precluded from operating more than one account where such other account(s) is/are not intended to be eligible for the Account Opening Bonus and does not contravene any of the other Terms and Conditions i.e. you may deposit the amount of the Qualifying Deposit into and trade with more than one IG CFD accounts but you will receive one credit of the Account Opening Bonus into only one of your IG CFD accounts;
  - (c) Your Account balance must have more than SGD 0 (Zero Singapore Dollars) at the end of the Qualifying Period;
  - (d) you must be fully authorised to operate your Account; and
  - (e) the Transaction(s) must be initiated by you and not by IG acting on your behalf (e.g. system generated trades); and
  - (f) you can only claim a maximum of one Account Opening Bonus and one Bonus KrisFlyer Miles under this Promotion.

For the avoidance of doubt, if you qualify as an Account Opening Participant but do not qualify as a KrisFlyer Miles Participant account you will only be eligible to receive the Account Opening Bonus and not the Bonus KrisFlyer Miles, subject to the terms set out above.

8. Any Account Opening Bonus due under the terms of this Promotion will be posted to your Account within 30 working days from 31 October 2023.
9. We will use reasonable efforts to ensure that any Bonus KrisFlyer Miles due under the terms of this Promotion will be posted to your KrisFlyer Account within 30 working days from 31 October 2023.

#### **OTHER DETAILS**

10. Each KrisFlyer Miles 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:
    - (i) 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
    - (ii) 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
11. 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
12. 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.
13. Unless otherwise stated in these Terms and Conditions, all dates are determined in accordance with Singapore time.

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 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 the Account Opening Bonus and/or Bonus KrisFlyer Miles under the Promotion if we have reasonable belief that the Promotion is being abused in any way. 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.
16. 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.
17. 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 and date of birth and KrisFlyer membership number) for the purposes of facilitating their participation or attempted participation in this Promotion.
18. 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

19. 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.

**"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.