TERMS AND CONDITIONS: IG Markets Interest on Shares

1. These terms and conditions (the "**Terms**") apply to the "IG Markets Interest on Shares" programme (the "**Programme**"). By participating in the Programme, participants agree to be bound by these Terms. All capitalised but undefined terms herein shall be deemed to have the same meaning given to such terms in your Customer Agreement.

2. The Programme is organised by IG Asia Pte Ltd (Co. Reg. No. 200510021K) with its registered address being #27-01 Singapore Land Tower, Singapore 048623 ("**IG**").

PROGRAMME DETAILS

3. Under the Programme, all IG Markets users who meet all of the eligibility criteria outlined in Term 6 below ("**Eligible Participants**") and meet the relevant Monthly Qualifying Trade Requirement will earn interest on the Daily Closing Value of their Eligible Assets for that month. Interest is calculated daily at the rate of 3% per annum. Please note that the Total Value of Eligible Assets that can accrue interest is capped at S$50,000 (see definition of "**Daily Closing Value**").

4. Interest is calculated as simple interest and credited to the participant's IG Markets Share Trading Account in Singapore dollars (SGD) on the first Business Day of the following month. The payment description will display as "Cash interest – [month]", where [month] refers to the month in which the Interest accrued.

5. The Programme commences on 1 November 2025 and continues until terminated or suspended by IG at its sole discretion.

6. In order for a participant to be considered an Eligible Participant, a participant must satisfy all the following criteria:
   (a) successfully open an IG Markets share trading account ("**IG Markets Share Trading Account**") by completing all necessary steps for account opening on the IG Markets mobile application, including passing all required verifications, and the customer account review. A participant will only be deemed to have successfully opened an IG Markets Share Trading Account upon receiving written confirmation from IG that the IG Markets Share Trading Account has been approved;
   (b) be fully authorised to operate the IG Markets Share Trading Account; and
   (c) comply with all provisions set out in these Terms and must not breach or infringe upon any of them.

7. To earn interest for the calendar month, an Eligible Participant must execute a minimum of one (1) Qualifying Trade within that calendar month ("**Monthly Qualifying Trade Requirement**"). Failure to execute a Qualifying Trade in any given month will result in no Interest being earned or paid for that month, even if Eligible Assets are held in the IG Markets Share Trading Account during that period.

8. Participants are strictly not allowed to open multiple IG Markets Share Trading Accounts. IG determines eligibility of assets, the interest rate and calculation methodology at its sole discretion. IG may modify eligibility criteria, the interest rate, or the calculation methodology at any time without prior notice.

9. If you believe an error has occurred in your interest payment, you must notify IG within 20 Business Days of the payment date by emailing clients.sg@igmarkets.com

10. There is no lock-in period, the participant may withdraw or trade their Eligible Assets at any time.

11. IG reserves the right to exclude or adjust any interest payment in cases of suspected abuse, system errors or account irregularities. IG's records and calculations regarding Eligible Assets and interest amounts shall be final and conclusive.

12. IG does not engage in any stock lending, securities borrowing, or rehypothecation activities involving Eligible Assets under this Programme. IG will not use or pledge your securities to generate income or financing for its own account in connection with this Programme. Any interest paid under this Programme is funded solely by IG as a promotional incentive and does not arise from the use or investment of your securities.

13. Payment of interest under this Programme does not constitute a deposit or savings product and is not subject to deposit insurance under the Deposit Insurance and Policy Owners' Protection Schemes Act 2011.

OTHER DETAILS

14. IG is the sole arbiter of the Programme, these Terms and any other issues arising under the Programme. IG reserves the right, in its sole discretion, to: (a) preclude any participant from participating in the Programme; and/or (b) alter, amend or terminate the Programme or any aspect of it at any time and without prior notice, either as a whole or in relation to individual participants. If IG makes any changes to these Terms, IG will notify participants by posting the modified terms on the IG Markets app and/or sending an email to the participant's registered IG Markets email address.

15. All dates and times are determined in accordance with Singapore time.

16. We will not be liable for any losses incurred by you as a result of your trading on the IG Markets app. Trading is a high-risk activity, and it is possible to lose your initial investment.

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17. IG's decision on any dispute or situation not covered by these Terms shall be final and binding on all parties. IG reserves the right to refuse to pay out or to credit interest to the participant's IG Markets Share Trading Account if: (a) IG reasonably believes that the Programme is being abused in any way, including but not limited to any form of manipulation of transactions; (b) the terms of the Customer Agreement have been breached; and/or (c) the IG Markets Share Trading Account has been suspended or closed in accordance with the Customer Agreement.

18. If, at any time, all or any part of any provision of these Terms are or become illegal, invalid or unenforceable, the remaining provisions of these Terms shall remain in full force and effect.

19. Each person who participates or attempts to participate in the Programme agrees that IG may disclose personal information in accordance with IG's Privacy Notice and Access Policy.

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

DEFINITIONS AND INTERPRETATION

21. In these Terms:

"**Business Day**" means a day (other than a Saturday, Sunday or public holiday) on which banks are open for general business in Singapore.

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

"**Daily Closing Value**" means the value of Eligible Assets held in the participant's IG Markets Share Trading Account captured at 20:00 Singapore time and converted to SGD using prevailing exchange rates, up to a maximum of S$50,000. Any Eligible Assets that are sold or transferred out before 20:00 Singapore time are excluded from the Daily Closing Value.

"**Eligible Assets**" means shares and exchange-traded funds (ETFs) that are (a) purchased through the IG Markets mobile application; and (b) held in the participant's IG Markets Share Trading Account. For the avoidance of doubt, (i) cash balance in your IG Markets Share Trading Account; and (ii) shares or ETFs purchased through any other platform or channel are not Eligible Assets.

"Qualifying Trade" refers to a transaction executed on the IG Markets App. To constitute a Qualifying Trade, the transaction must be initiated directly by the participant and not by IG acting on your behalf (including any system-generated trades) or by any third party acting on the participant's behalf.

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