



IG Australia Pty Ltd - Refer a Friend Bonus Terms and Conditions

1. These terms and conditions ("**Terms and Conditions**") apply to the Refer a Friend bonus promotion ("**Bonus Promotion**"). By participating in this Bonus Promotion, you 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 Bonus Promotion is organised by IG Australia Pty Ltd (ABN 93 096 585 410, AFSL 515106, Derivatives issuer licence in New Zealand, NZBN 9429047618251, FSP No. 684191) Level 32, Queen & Collins, 376-390 Collins Street, Melbourne, VIC 3000 ("**we**", "**us**", "**IG**" or "**our**").
3. This Bonus Promotion provides a Refer a Friend Reward (as set out in Term 8 below), subject to the Terms and Conditions set out below.

Eligibility for Refer a Friend Bonus

4. To be eligible to take part in the Bonus Promotion, you must satisfy the following terms:
 - a. you must hold an active share trading account with IG ; and
 - b. be an individual and a direct client of IG.

Qualifying criteria for CFD Bonus and Share Trading Bonus

5. If you are eligible to take part in the Bonus Promotion, in order to qualify to receive the Refer a Friend Reward, the following terms must be satisfied:
 - a. you must have an existing business or personal relationship with the individual you would like to refer ("**Your Friend**");
 - b. Your Friend must be an individual who is 18 years or older;
 - c. Your Friend must be a new client to IG (not having previously held an account with IG or any other IG group company); and
 - d. Your Friend must be considered to be an Active Referral and complete 5 qualifying trades on either their CFD account or share trading account between 00:00 AEDT, 15 January 2024 and 23:59 AEDT, 30 April 2024 ("**Bonus Period**").
6. In order to be considered an "Active Referral", Your Friend is required to:
 - a. successfully open a CFD or share trading account with IG through the unique URL shared by you; and
 - b. make five 'qualifying trades' on their CFD or share trading account during the Bonus Period.
7. For the purposes of this Bonus Promotion, a 'qualifying trade' means:
 - a. in respect of Your Friend's CFD account, a CFD with a minimum size of one mini contract or equivalent on which commission has been paid; and
 - b. in respect of Your Friend's share trading account a trade with a minimum total parcel size of AUD500

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



Bonus Promotion Details

8. Within 90 days of Your Friend becoming an Active Referral and meeting all the qualifying criteria set out in Term 5 above, 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 and places their first five qualifying trades on their CFD account within the Bonus Period, you will receive a Refer a Friend Reward in the value of AUD500 (**"CFD Bonus"**); or
 - If Your Friend qualifies as an Active Referral and places their first five qualifying trades on their share trading account within the Bonus Period, you will receive a Refer a Friend Reward in the value of AUD100 (**"Share Trading Bonus"**).

You will only receive a Refer a Friend Reward in respect of the first five of your referrals who qualify as Active Referrals. For the avoidance of doubt, the maximum you can earn under this Bonus Promotion is AUD2500 if all five of your referrals qualify as Active Referrals in relation to their CFD accounts.

9. If Your Friend opens both a CFD account and a share trading account, Your Friend will be considered to be an Active Referral only in relation to whichever account they place their first five qualifying trades in.
10. If you have any introduction or introduction-type arrangement with IG or any IG group company, any referrals thereunder will not qualify for the Bonus Promotion.
11. All accounts are opened subject to our standard account opening criteria, and as such not all applicants will be successful in their application to open a CFD or share trading account with IG. If Your Friend is not successful in opening a CFD and/or share trading account with IG, Your Friend will not qualify as an Active Referral for that account.
12. 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.
13. Any trading credits awarded under the Bonus Promotion will be credited to your share trading account. For the avoidance of doubt, we will not credit trading credits to your CFD account.
14. 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>.
15. 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.
16. This Bonus 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.



17. 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.
18. This Bonus 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 this Bonus Promotion at any time in case of any suspected abuse of this Bonus 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 Terms and Conditions 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 Bonus 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.
19. To the extent a Refer a Friend Reward has been paid to you and we reasonably suspect a participant has acted fraudulently or obtained an unfair or unintended advantage pursuant to this Bonus 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.
20. We are the sole arbiter of this Bonus Promotion, these Terms and Conditions and any other issues arising under this Bonus Promotion. Exceptions to these Terms and Conditions are at the discretion of IG's management, and our decision is final. We reserve the right to alter, amend or terminate this Bonus Promotion or any aspect of it at any time and without prior notice.
21. Unless specified in these Terms and Conditions, these Refer a Friend Rewards cannot be combined with any other reward promotions that IG offers. This Bonus 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 Bonus Promotion.
22. 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 Bonus 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.
23. We will not be held liable for your, or Your Friend's, inability to satisfy the eligibility requirements of the Bonus 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.



24. 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.
25. 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.
26. If any tax is payable on the Refer a Friend Reward paid by us to you pursuant to the Terms and Conditions, 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.
27. These Terms and Conditions 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.