

TERMS AND CONDITIONS: Red Packet and Welcome Bonus Promotion

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 #27-01 Singapore Land Tower, 50 Raffles Place, Singapore 048623 (“**IG**”).
3. The Promotion provides a red packet bonus of S\$38 for clients who meet the “Red Packet Bonus” criteria set out in Clause 6 below. In addition, the Promotion also offers a further bonus deposit of up to S\$2,888 into your IG CFD account (“**Welcome Bonus**”) for clients who meet the Qualifying Trade Criteria set out in Clause 7 below.

ELIGIBILITY TO PARTICIPATE IN THE WELCOME BONUS

4. To be eligible to take part in the Welcome Bonus promotion you must satisfy the following terms (“**Eligible Participant**”):
 - (a) you must apply to open an IG CFD account (your “**Account**”) on www.ig.com/sg between (and including) 00:00 SGT, 8th January 2026 and 23:59 SGT, 8th March 2026 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 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
 - (e) you must not be an employee (or any relation or partner or agent of an employee) of IG or any entity of IG Group.

WELCOME BONUS DETAILS

5. Only Accounts and Transactions that meet the eligibility criteria set out in these Terms will be allowed to receive the Welcome Bonus.
6. The Promotion entitles an Eligible Participant to receive a S\$38 red packet bonus upon opening an IG CFD account after making an initial deposit of an amount equal or greater than SGD 1,000 (One Thousand Singapore Dollars)

(the “**Qualifying Deposit**”) within 60 days from the date of Account activation (the “**Qualifying Trade Period**”) (“**Red Packet Bonus**”).

- The Promotion entitles an Eligible Participant who successfully meets the Red Packet Bonus criteria to receive an additional Welcome Bonus if they also successfully complete 8 Qualifying Trades within the Qualifying Trade Period (“**Qualifying Trade Criteria**”). The Welcome Bonus amount an eligible Welcome Bonus Participant is entitled to receive depends on the minimum notional value traded during the Qualifying Trade Period and is set out in the table below:

Total notional value of Qualifying Trade	Welcome Bonus
<US\$500,000	S\$88
US\$500,000	S\$188
US\$8,000,000	S\$888
US\$18,000,000	iPhone 17* (256GB)
US\$28,000,000	S\$2,888

*IG reserves the right to select the colour of the iPhone 17 and substitute the Welcome Bonus with an alternative reward of equivalent value.

- A ‘Qualifying Trade’ is a CFD transaction on which you have paid commission and/or spread (subject to any applicable promotional offers) during the Qualifying Trade Period. For the avoidance of doubt, trades subject to a commission free period will not be considered a ‘Qualifying Trade’. The Transaction(s) must be initiated by you and not by IG acting on your behalf (e.g. system generated trades).
- The notional value for each Qualifying Trade will be calculated based on the notional value of the opening Transaction and not the notional value of the closing Transaction.
- Your Account must have more than SGD 0 (Zero Singapore Dollars) by the end of the 60 days after Account activation.
- If you have more than one account, only one account can be eligible for the Welcome Bonus, and the notional value traded will only be calculated on one account that has the highest aggregate notional value traded. You are not precluded from operating more than one account where such other account(s) is/are not intended to be eligible for the Welcome 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 account but you will receive one credit of the Welcome Bonus into the IG CFD account with the highest aggregate notional value traded.
- You must be fully authorised to operate your Account, and you can only claim a maximum of one Red Packet Bonus and one Welcome Bonus (provided you meet the relevant trade criteria in Clause 7), under this Promotion.

13. Any Welcome Bonus due under the terms of this Promotion will be posted to your Account within 60 days once the Qualifying Trade Period has ended.
14. We will not permit Welcome Bonus amounts accrued but not yet credited to your account to be used by you to satisfy any obligations to pay Margin (including Initial Margin), Commission, Spread or any other applicable Charges.
15. Participants who are eligible for the iPhone 17 Welcome Bonus will be contacted via email within 14 days from the end of the Qualifying Period and has to redeem the iPhone 17 Welcome Bonus by 10 April 2026 at IG Asia Pte Ltd's office. The iPhone 17 Welcome Bonus will be forfeited if the participant does not respond or be contactable within 14 days from the end of the Qualifying Period or fails to collect by 10 April 2026.

OTHER DETAILS

16. We are the sole arbiter of the Welcome Bonus promotion, these Terms and any other issues arising under the Welcome Bonus promotion. We reserve the right, in our sole discretion, to (i) preclude you from participating in the Welcome Bonus promotion; and/or (ii) alter, amend or terminate the Welcome Bonus promotion or any aspect of it at any time and without prior notice, either as a whole or in relation to you only. If we make any changes to these Terms, we may notify you of such changes by posting the modified terms on our website. By continuing to trade us, you will be deemed to have accepted any such modified terms.
17. Unless otherwise stated in these Terms, all dates are determined in accordance with Singapore time.
18. We will not be liable for any losses incurred by you as a result of your trading in relation to this Welcome Bonus promotion. Trading CFDs is a high-risk activity, and it is possible to lose more than your initial investment.
19. Any dispute or situation not covered by these Terms 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 pay out or to credit to your account under the Welcome Bonus promotion if (i) we have reasonable belief that the Welcome Bonus promotion is being abused in any way (including any form of manipulation of transactions); (ii) we believe that the terms of the Customer Agreement have been breached in any way; and/or (iii) we have suspended or closed your account in accordance with the provisions of the Customer Agreement. We will not have any obligation to any person in terms of this Welcome Bonus promotion if such person, in our sole opinion, abuses the spirit or intention of the Welcome Bonus promotion.

20. If, at any time, all or any part of any provision of these Terms 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 or the legality, validity or enforceability under the law of any other jurisdiction of that provision or all other provisions of these Terms.
21. Each person who participates or attempts to participate in the Welcome Bonus 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) for the purposes of facilitating their participation or attempted participation in this Welcome Bonus promotion.
22. These Terms 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

23. In these Terms:

"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.