

XTRADE - - Xtrade.AU Pty Ltd ACN 140 899 476

1. General- terms and conditions acceptance

1.1 We expressly reserve the right to amend, supplement or modify these Terms and Conditions at any time without notice. The amended Terms and Conditions will be posted and made available on our brand's sites. You are responsible for regularly reviewing these Terms and Conditions for changes and amendments. The revised Terms and Condition shall be effective immediately upon posting.

1.2 By using our services and opening an account with us it is noted that you agree to be bound by the Company's Terms and Conditions and Policies.

1.3 In the event of any dispute, the decision of the company management will be considered full and final. Participation in any of the promotion or benefits offered by the company is subject to acceptance of our full Terms & Conditions.

2. Welcome Package

2.1 First Deposit Bonus

2.1.1 The First Deposit Bonus of up to \$6000 is available for new accounts registered in Xtrade .

2.1.2 The First Deposit Bonus is automatically allocated to the eligible account, according to the first deposit made, as specified below:

- Deposit 200 499 USD- 30% bonus up to \$150
- Deposit 500 999 USD 40% bonus up to \$400
- Deposit 1000 1999 USD 50% bonus up to \$1000
- Deposit 2000 3499 USD 60% bonus up to \$2100
- Deposit 3500 4999 USD 60% bonus up to \$3000
- Deposit 5000 9999 USD 60% bonus up to \$6000
- Deposit 10,000 USD and more bonus amount is customized
- The First Deposit bonus is of credit type (refer to section 4 below for more details regarding bonuses types).
- In order to release the bonus to your equity balance, you are required to reach XPoints at a volume of the Bonus Amount multiplied by 10. (refer to section 7 below for more details regarding the Xpoints accumulation system).
- Releasing of the bonus is limited in time and expires in 30 days from date that the First Deposit bonus becomes an Active bonus (refer to section 5 below for more details regarding bonus status.)
- One Deposit Bonus per household, according to IP address.

2.2 Phone Verification Bonus

2.2.1 \$25 Cash bonus is available to customers who verify their phone number through entering a code received by SMS.

2.2.2 The bonus is credited automatically once the process is successfully completed. Credit of the bonus might take up to 10 minutes.

2.2.2 The bonus is available once per phone number.

2.2.3 Phone verification bonus is of Cash type. (Refer to section 4 below for more details regarding bonuses types).

2.2.4 The cash bonus will be credited to your equity and can be used for trade. To redeem it, you are required to reach 300 XPoints within the bonus released duration time frame.

2.3 Account Verification Bonus

2.3.1 20% Cash bonus is available to customers who verify their account through submission of the required documentation.

2.3.2 To submit the documents, you are required to follow the upload link available on web trading platform under Account Options > Funds Management > Verify Account – 20% bonus, and on mobile application under Main Menu > Account Verification.

2.3.3 Crediting of the bonus will take up to 2 business days upon approval of your submitted documents.

2.3.4 The bonus is available for all the deposits made within 48 hours after you first deposit.

2.3.5 The bonus offer is limited to 14 days after your first deposit.

2.3.6 The maximum bonus is up to \$1000.

2.3.7 Account verification bonus is of Cash type. (Refer to section 4 below for more details regarding bonuses types).

The bonus is available only once per account and only after completion of your first deposit.

The cash bonus is credited to your equity and can be used for trade. To redeem it, you are required to reach 300 XPoints.

3. Ongoing Campaigns:

• From time to time, we run bonus campaigns. These bonuses are to be considered as a personal offer, based on a specific account's terms, and may not be transferred from one account to another.

- Notification on bonuses eligibility will be sent through emails and occasionally through SMS, push notification or as Pop-ups within the trading platform.
- Bonuses are limited in time. Expiration date and time (GMT) are specified clearly in the communication methods described above.

3.1 Bonus Eligibility

3.1.1 Deposit bonuses assigned to the account are visible in the cashier under "bonus". The customer is required to choose his preferred bonus to be allocated against the deposit he is about to make.

3.1.2 Customer can chose only one bonus per deposit.

3.1.3 If no bonus assigned to the account- "No bonus assigned" is presented in cashier. In this case you may contact your account manager for more information.

In the case a customer chose a bonus, but failed to deposit the amount required by the specific terms of the bonus, the next best bonus available to the account will be automatically assigned. The bonus which was not used will still be available for the customer to use in a different deposit until it expires. If no other bonus is assigned, and specific bonus requirements were not met, no bonus will be credited against the specific deposit made.

3.2 Bonus Allocation

3.2.1 Bonuses are credited immediately to the account, unless in cases specifically mentioned otherwise.

3.2.2 All bonuses which were credited to the account are presented in bonus report available in web trader under "My Account".

3.3 Special campaigns

3.3.1 We shall, from time to time, run certain periodical promotions and competitions. These campaigns will likely have separate terms, conditions and rules.

3.3.2 In the event of a conflict between these Terms and Conditions and the specific provisions of the promotion or competition, the promotion / competition specific provisions shall govern but only to the extent of the conflict and in no other manner.

4. Bonus Types

4.1 Cash Bonus

4.1.1 Cash bonus is credited to the account's equity and the sum is available for trading use.

4.1.2 Only one cash bonus amount will be credited to the account's equity at a time. If more than one cash bonus is credited to the account, the second cash bonus will wait in queue as "pending", until the first cash bonus was released through xpoints accumulation, expired or voided by calibration.

4.1.3 If you wish to withdraw this bonus, you are required to reach the specified xpoints in order to release the bonus sum for withdrawal.

4.1.4 In case of account calibration, this bonus will be cleaned from the account's equity, together with the Xpoints accumulated against releasing this bonus.

4.2 Credit Bonus

- 4.2.1 The bonus credited to the account is kept as a credit sum.
- 4.2.2 In order to redeem the bonus into the account's equity, the customer is required to reach "release volume" of Xpoints accumulation.
- 4.2.3 Releasing of the bonus is limited to 30 days.
- 4.2.4 If required xpoints reached within the 30 days' time frame, the bonus is credited to the account's equity at once.
- 4.2.5 In the event of failing to release the bonus within the 30 days' time frame, the bonus and the Xpoints accumulated against that bonus expire.

5. Bonus Status

5.1 Active Bonus

- 5.1.1 Active bonus is the status of the bonus that is now actively being released.
- 5.1.2 Active bonus can be of "cash" or "credit" type.
- 5.1.3 If the bonus released duration time frame has expired and the release xpoints volume was not achieved, the bonus and its accumulated xpoints will be voided.
- 5.1.4 If other bonuses are waiting in queue as pending (see below), the next bonus to become active will be determined by bonus priority.
 - Cash bonuses are at the highest priority
 - Credit bonuses will become active by their value- best value bonus will get higher priority for released.
- 5.1.5 The bonus status, type, and release status can be seen in the bonus report.

5.2 Pending Bonus

5.2.1 Pending bonus is the status of a bonus that has been credited to the account but is waiting in queue.

5.2.2 Pending bonus can be of "cash" type or "credit" type.

5.2.3 In case of a cash bonus- if no other cash bonus available- the cash sum will be credited to the equity, and can be used for trading, even while the bonus is in pending mode. However, it will become active only upon releasing/ expiration/ void of the actual active bonus.

5.2.4 The 30 days to release time frame is not yet active for a pending bonus. Only once it became active does the 30 days release time period apply.

5.2.5 The bonus current status, type, and release status can be seen in the bonus report.

6. Campaign eligibility expiration

6.1 Campaigns are offered under specific terms and time frame constraints.

6.2 Expiration date and time are specified in the campaign's relevant emails.

6.3 In the event a specific campaign has expired, this bonus is no longer available for you and will not show on the pre-populated drop down menu in cashier.

6.4 You may contact customer support for more information.

7. XPoints accumulation

7.1 Xpoints are accumulated through trading, calculated according to the trading volume and instruments types.

7.2 Every instrument contributes differently towards XPoints accumulation. Refer to https://www.xtrade.com/promotions/xtrade-points/ for a complete table of instruments contribution.

7.3 Xpoints accumulation is used towards releasing of the active bonus - either cash or credit bonus.

7.4 If active bonus release 30 days' time frame has expired, or in case the bonus was removed or voided, the xpoints accumulated against that bonus are also zeroed.