

Terms and conditions - Refer a friend

Pepperstone Group Limited

ACN: AFSL: Review: Date: 147 055 703 414530 Annual 22 July 2020

Risk Warning: trading leveraged products like Margin FX and CFDs puts your capital at risk.

You can earn extra rewards when you refer a friend to Pepperstone. When your friend deposits and trades, you can receive a bonus, subject to the following terms and conditions ("Offer Terms"):

In these Offer Terms:

"Bonus" means the amount payable to you if you meet these Offer Terms;

"Friend" means an individual or company who is referred by you and who meets the Deposit and Trade Requirements under these Offer Terms;

"Offer" means this Refer a Friend Offer, which is offered to you under these Offer Terms;

"We" "us" or **"our"** means Pepperstone Group Limited, ACN 147 055 703, AFSL 414530, of Level 16, Tower One, 727 Collins Street, Melbourne, VIC 3008, Australia.; and

"You" "your" or **"yours"** means you, if you meet the criteria of an Eligible Client under these Offer Terms.

1. The Bonus

For you to receive your Bonus:

- 1.1 You must comply with these Offer Terms; and
- 1.2 Your Friend must:
 - (a) Step 1: Open a Standard or Razor account with Pepperstone, and provide your email address where indicated in their account application; and
 - (b) Step 2: Meet the deposit and trade requirements below:

Deposit and Trade Requirements	Bonus Payable to You
Deposit USD \$1,000 or equivalent; and Trade 5 standard FX trades (standard lots round trip on eligible products)	USD\$100 or equivalent

- 1.3 Once your Friend meets the above requirements, we'll deposit the Bonus into your trading account within 30 days.
- 1.4 We'll pay the Bonus in the currency of your trading account, at the current conversion rate at the time of payment.

2. Eligible Trades

- 2.1 This Offer applies to the following trades ("Eligible Trades"):
 - (a) major currency pairs (AUDUSD, EURUSD, GBPUSD, USDCHF, USDJPY),
 - (b) minor currency pairs (AUDCAD, AUDCHF, AUDNZD, AUDSGD, EURAUD, EURCHF, EURGBP, GBPAUD, GBPCHF, NZDUSD); and



- (c) crosses (CADCHF, EURCAD, EURNZD, GBPCAD, GBPNZD, USDCAD, AUDJPY, CADJPY, CHFJPY, EURJPY, GBPJPY, NZDJPY).
- 2.2 Exotics, commodities, indices and futures trades (as defined <u>here</u>), aren't eligible for this Offer.
- 2.3 The Friend who is participating in the Offer must place the Eligible Trades themselves and keep them open for a minimum of 5 minutes and not hold hedged positions (opposing trades).

3. Your Eligibility

- 3.1 This Offer is only available to you if you satisfy the following eligibility criteria.
- 3.2 You're an Eligible Client if you're:
 - (a) the original recipient of an email or flyer from us containing this Offer; and
 - (b) a client of Pepperstone with either an active Standard or Razor account.
- 3.3 Pepperstone Introducing Brokers aren't eligible to participate in this Offer.

4. Communicating the Offer

- 4.1 You must only refer close friends. Don't market or promote this Offer through paid advertising channels or to the public a (i.e. on public blog sites, search engines or in sponsored ads).
- 4.2 You must ask your Friend for their permission to send them any information about the Offer. Sending commercial messages to people without consent is considered spam.

5. General

- 5.1 You must participate in this Offer in good faith. We reserve the right, at any time and in our sole discretion, to withhold any Bonus awarded to you, exclude you from the Offer and/or suspend or permanently terminate trading account access for you and/or your Friend(s), if you or your Friend(s):
 - (a) breach any of these Offer Terms or our Terms and Conditions of Service;
 - (b) engage in any actual or suspected abuse of this Offer; or
 - (c) we have reason to suspect that you or your Friend(s) have acted fraudulently or obtained an unfair or unintended advantage under this Offer.
- 5.2 Bonuses can't be transferred to another person, another person's trading account, redeemed for cash or exchanged for other goods and services.
- 5.3 This Offer can only be claimed once per household.
- 5.4 You can only refer a Friend once. You can't refer yourself via a joint account, a family member or a member of the same household.
- 5.5 This Offer can't be used in conjunction with any other Pepperstone promotion.
- 5.6 We reserve the right to modify, change or withdraw this Offer at any time at our sole discretion. If we decide to withdraw this Offer, we'll still honour the Offer in respect of all



Bonuses earned prior to the Offer being withdrawn, provided that you satisfy these Offer Terms.

- 5.7 You acknowledge and agree that a Bonus isn't an inducement to trade and we won't be liable for trading losses incurred by you or your Friend as a result of your (or their) trading or in relation to this Offer. Trading with Pepperstone involves a high degree of risk and you could lose substantially more than your initial investment.
- 5.8 You acknowledge and agree that the opening of a Pepperstone trading account is subject to the relevant anti-money laundering and counter-terrorism financing "Know Your Customer" checks under applicable anti-money laundering laws and that we can't accept Friend referrals from jurisdictions on our banned countries list.
- 5.9 You acknowledge and agree that your participation in this Offer doesn't make you our agent or representative.
- 5.10 This Offer isn't open to residents in any jurisdiction where participating in this offer would be contrary to local laws and regulations.
- 5.11 You and your Friend are responsible for complying with all applicable laws and regulations in your country of residence that may apply to:
 - (a) your participation in this Offer; and/or
 - (b) your operation of a Pepperstone trading account.
- 5.12 We take our privacy obligations seriously. Please review our <u>Privacy Policy</u> for more information about how we handle your personal information.
- 5.13 These Offer Terms are governed by the laws of the state of Victoria, Australia and shall be subject to the jurisdiction of the courts of that place.



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