CMC Markets Singapore Pte. Ltd - Rewards+ Scheme Terms and Conditions

Subject to the terms set out below, you may be eligible to receive Trading Discounts, depending on the Trading Tiers you achieve.

Definitions

"CMC Markets" shall mean CMC Markets Singapore Pte. Ltd.

"CMC Markets Platform" means the CMC Markets electronic trading platform as updated from time to time.

"Eligible Client" means a client who meets the requirements for eligibility, according to clause 2 of these Terms.

"Rewards+ Scheme" means the scheme described in these Terms whereby Eligible Clients receive the Trading Discounts.

"Terms" shall mean these Rewards+ Terms and Conditions.

"Terms of Business" shall mean the CMC Markets Singapore Pte. Ltd Terms of Business (as applicable to the Eligible Client).

"Tier(s)" shall refer to the Rewards+ Scheme tiers, as set out at clause 5 of these Terms.

"Trading Discount(s)" shall mean the cost discounts on spread on CFD Margin Trades placed through the Next Generation Platform only, paid for the Trading Points accumulated throughout the calendar month, as set out at clause 5 of these Terms.

"Trading Point(s)" shall mean the point(s) earned by an Eligible Client on different asset classes and trade sizes, as set out at clause 4 of these Terms.

Interpretation of these Terms

1. Capitalised terms used but not defined herein have the meaning given to them in the Terms of Business. References to the Terms of Business below shall be construed accordingly. Except as may be varied below, the Terms of Business apply to this Rewards+ Scheme.

Who can receive our Rewards+ Scheme benefits?

- 2. To qualify as an Eligible Client for the Rewards+ Scheme, you must have an existing Next Generation trading Account with CMC Markets.
- 3. CMC Markets reserves the right to refuse to provide the Rewards+ Scheme to an Eligible Client, or to withdraw the provision of the Rewards+ Scheme and Trading Discount(s) to any Eligible Client, in its sole discretion without prior notice and without giving any reason for doing so.

How our Rewards+ Scheme works

4. Subject to these Terms, an Eligible Client can earn Trading Points every time they place a CFD Margin Trade with CMC Markets. Trading Points will not be earned on entering into a Countdown with CMC Markets. Trading Points will be accumulated throughout a single calendar month and an Eligible Client will receive Trading Discounts, depending on the Tier achieved. An Eligible Client will earn a varying number of Trading Points with CFD Margin Trades placed across instrument types at certain trade sizes, as per the table below:

Instrument type	Amount traded (\$)	Trading points
Commodities	10,000	2
Currencies	100,000	2
ETFs	10,000	3
Forex Indices	10,000	6
Indices	100,000	3
Share Baskets	10,000	3
Shares	10,000	3
Treasuries	100,000	5

Traded amounts are revalued into US Dollars using the preceding 10pm London local time exchange rate from Product Currency (if trading CFD Margin Trades) and will be displayed on the customer hub within the CMC Markets Platform.

5. An Eligible Client will receive Trading Discounts on spread on CFD Margin Trades placed through the Next Generation Platform only according to the Trading Points accumulated throughout the calendar month, as set out in the table below:

		Tiered spread discounts & Trading Point entry requirements				
		Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
Instrument Type	Cash Instrument	0	100	2,500	5,000	25,000
Commodities	Gold	0	0.01	0.02	0.03	0.04
Commodities	Crude Oil Brent	0	0.1	0.2	0.3	0.5
Commodities	Silver	0	0.1	0.2	0.3	0.5
Commodities	Crude Oil West Texas	0	0.1	0.2	0.3	0.5
Currencies	GBP/USD	0	0	0.1	0.1	0.2
Currencies	EUR/USD	0	0	0.1	0.1	0.2
Currencies	AUD/USD	0	0	0.1	0.1	0.2
Currencies	USD/JPY	0	0	0.1	0.1	0.2
Currencies	USD/CAD	0	0.1	0.2	0.3	0.4
Currencies	NZD/USD	0	0.1	0.2	0.3	0.4
Currencies	GBP/JPY	0	0.1	0.3	0.4	0.5
Currencies	EUR/GBP	0	0	0.1	0.2	0.3
Currencies	AUD/JPY	0	0	0.1	0.2	0.3
Currencies	USD/CHF	0	0	0.1	0.1	0.2
Currencies	EUR/JPY	0	0.1	0.2	0.3	0.4
Indices	US 30	0	0.05	0.1	0.2	0.3
Indices	Germany 30	0	0.02	0.05	0.1	0.15
Indices	US NDAQ 100	0	0.02	0.05	0.1	0.15
Indices	US SPX 500	0	0.2	0.5	0.7	1
Indices	UK 100	0	0.05	0.1	0.15	0.2
Indices	Australia 200	0	0.05	0.1	0.15	0.2
Indices	Hong Kong 50	0	0.2	0.5	0.7	1
Indices	US Small Cap 2000	0	0.1	0.3	0.4	0.6
Indices	Japan 225	0	0.35	0.7	1.05	1.4
Indices	France 40	0	0.05	0.1	0.15	0.2
Indices	Euro 50	0	0	0.1	0.2	0.3
Treasuries	US T-Bond	0	0.1	0.2	0.3	0.4
Treasuries	US T-Note 10 Yr	0	0.1	0.2	0.3	0.4
Treasuries	Euro Bund	0	0.1	0.2	0.3	0.4

For the avoidance of doubt, Trading Discounts will not be applied to spread on trades placed through the MT4 Platform.

6. On the last day of each calendar month, at 10pm London local time, the Trading Points balance resets to zero and the Tier level and Trading Discount of the Eligible Client carries over to the following calendar month. Achieving a higher Tier will earn higher Trading Discounts.

Example

If at the end of January an Eligible Client achieves Tier 4 status, in February the Eligible Client's Trading Points balance will reset to zero and the Eligible Client will continue to receive Tier 4 Trading Discounts for all Trades placed in February.

- 7. If an Eligible Client does not accumulate the required Trading Points to maintain the Eligible Client's current Tier status, the Eligible Client will lose that Tier status and the associated Trading Discounts.
- 8. An Eligible Client will never drop more than one (1) single Tier between two (2) calendar months.

Example

An Eligible Client receives Tier 4 Trading Discounts for the month of February due to the Trading Points accumulated in January. However, the Eligible Client does not accumulate the required Trading Points in February to maintain Tier 4, and as a result, the Eligible Client would drop a single Tier and receive Tier 3 Trading Discounts in March.

- 9. The Rewards+ Scheme will not be applied in respect of any CFD Margin Trades that are subsequently voided, reversed or cancelled by CMC Markets in accordance with the Terms of Business and related documentation. If the Rewards+ Scheme has already been applied in respect of any CFD Margin Trades that are subsequently voided, reversed or cancelled by CMC Markets, CMC Markets will reverse the Rewards+ Scheme Trading Discounts and Trading Points applied in respect of such CFD Margin Trades from an Eligible Client's Account.
- 10. If an Eligible Client no longer wishes to participate in the Rewards+ Scheme, they may notify CMC Markets via email at info@cmcmarkets.com.sg and our Client Management team will disable the Rewards+ Scheme as soon as reasonably practicable thereafter. Once an Eligible Client has successfully opted out of the Rewards+ Scheme, they will need to email our Client Management team at info@cmcmarkets.com.sg should they wish to opt back in.

General Terms

- 11. All personal data shall be processed in line with the CMC Markets Privacy Policy.
- 12. Although Trading Point balances are evaluated throughout the day, there may be occasions where there are delays with processing this data. CMC Markets will not be liable for any (direct or indirect) loss, damages, claims or consequences whatsoever, caused by any failure, hindrance, or delay in applying Trading Discounts to an Eligible Client's Account.
- 13. CMC Markets retains the right to withdraw or amend the Rewards+ Scheme and/or these Terms in whole or in part at any time, without prior notice and at its sole discretion, and shall be under no obligation to reimburse an Eligible Client for any Trading Discounts under the Rewards+ Scheme. Where CMC Markets does withdraw or amend the Rewards+ Scheme and/or these Terms in whole or in part, it shall not be liable for any direct or indirect loss, damages, claims or consequences in connection with, or arising out of, this decision. By continuing to

participate in the Rewards+ Scheme, Eligible Clients will be deemed to have automatically accepted the Rewards+ Scheme and/or Terms as amended.

- 14. In the event of any conflict, discrepancy or inconsistency between the Terms of Business and these Terms, the Terms of Business shall prevail.
- 15. Trading Points are non-transferable and have no cash value.
- 16. The Rewards+ Scheme does not represent a commitment to provide subsequent Trading Discounts or other savings in the future. The Rewards+ Scheme is not guaranteed, promised, or otherwise owed to an Eligible Client and can be reversed, removed, or cancelled at any time in CMC Markets' sole discretion.
- 17. The Rewards+ Scheme should not form the basis of any decisions an Eligible Client makes in relation to the Eligible Client's Account activity. Furthermore, the Rewards+ Scheme is not intended to limit an Eligible Client's liability in respect of the Eligible Client's CFD Margin Trades and may not be used to set off any payment obligation the Eligible Client has to us.
- 18. Please note that normal rules and procedures in relation to Account Close-Out will continue to apply, and an Eligible Client should not rely on the Rewards+ Scheme to prevent an Account Close-Out.
- 19. The Rewards+ Scheme is subject to, and contingent upon, an Eligible Client's compliance with the Terms of Business. In addition to any other rights and remedies we may have, any breach or suspected breach of the Terms of Business will entitle CMC Markets to stop providing the Rewards+ Scheme immediately and without prior written notice, and/or to reclaim Rewards+ Scheme Trading Discounts or Trading Points previously applied pursuant to these Terms.
- 20. All trading across all Accounts, with the exception of trading Countdowns, will contribute towards an Eligible Client's Trading Points balance, provided the Eligible Client has used the same email address across all its Accounts.
- 21. These Terms and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with them shall be governed by, and construed in accordance with, the laws of Singapore. The courts of Singapore shall have exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with these Terms.
- 22. For more information, please contact our Client Management team on Tel: 1800 559 6000 or +65 6559 6000 or at info@cmcmarkets.com.sg.