

MoneySmart Exclusive Promotion

CMC Markets Singapore Pte. Ltd.

Offer period: 1 December 2025 to 30 June 2026

Introduction

1. These terms and conditions (“Terms”) form the basis of the offer to participate in the “MoneySmart Exclusive Promotion” (“Offer”).
2. CMC Markets Singapore Pte. Ltd. (Company Registration No./UEN 200605050E) is the provider of this Offer (“CMC Markets”). Taking part in this Offer constitutes acceptance of these Terms and an agreement to be bound by all decisions of CMC Markets without limitation or qualification. CMC Markets reserves the right to vary or cancel any of these Terms at any time, subject to applicable laws. CMC Markets is regulated by the Monetary Authority of Singapore.
3. Capitalised terms used but not defined herein have the meaning given to them in the CMC Markets Next Generation Terms of Business and MetaTrader 4 Terms of Business, as the case may be and references to the Terms of Business (“TOBs”) below shall be construed accordingly.

Conditions of Eligibility

4. The Offer is available to individuals who have satisfied the Eligibility Criteria for the Offer (“Eligible Customer”).
5. The Eligibility Criteria are:
 - a. the individual does not have, or has not previously had, a live CFD Account on the Next Generation Platform or MetaTrader (MT4) Platform (each a “Platform”) in the period 12 months preceding the Offer Period (an “Account”);
 - b. the individual is a resident of Singapore, aged 18 and over;
 - c. the individual is not an immediate family member of an employee of CMC Markets or any other company within its group as determined by CMC Markets in its absolute discretion; and
 - d. the individual is eligible to open a live Account on a Platform.

Offer Period

6. The Offer is open from 1 December 2025 and will expire on 30 June 2026 unless withdrawn earlier, extended or otherwise varied at any time without prior notice at CMC Markets’ discretion (“Offer Period”).

The Offer Mechanics

7. Eligible Customers who:
 - a. satisfy the Criteria by the end of the Offer Period may receive the corresponding bonus as stated in clause 8 (“Bonus”); and
 - b. satisfy the Additional Criteria by the end of the Offer Period may receive the corresponding additional as stated in clause 12 (“Additional Bonus”)
8. The Criteria and its corresponding Bonus are as follows:

Criteria	Bonus
a. Successful sign up for an Account on a Platform using MoneySmart’s unique referral link; b. Fund the Account with an initial single deposit of SGD 500; and c. Make at least 5 Eligible Trades by the end of the Offer Period. *Please note that minimum product tickets sizes apply for each trade	SGD 100

For the purposes of this Offer,

- a. “Eligible Trade” shall mean in the case of a Next Generation Account, a Countdown or a CFD Margin Trade that is opened and subsequently closed and in the case of a MetaTrader (MT4) Account, a Trade that is opened and subsequently closed.
9. CMC Markets may award the Bonus into the Account within the first week of the following month after an Eligible Customer satisfies the Criteria.
10. The Bonus will not be payable in respect of any Countdown, CFD Margin Trade or Trades, as the case may be, that are subsequently voided, reversed or cancelled by CMC Markets in accordance with the ToBs. If the Bonus has already been paid in respect of any Countdown, CFD Margin Trade or Trades, as the case may be, that are subsequently voided, reversed or cancelled, CMC Markets may deduct the Bonus paid in respect of such Countdown, CFD Margin Trade or Trades, as the case may be, from your Account.
11. The Bonus payment does not represent a commitment to make further payments in the future.
12. The Additional Criteria and its corresponding Additional Bonus are as follows:

Additional Criteria	Additional Bonus
a. accumulate a turnover of SGD20M within 30 days of account opening	Receive a Nintendo Switch 2 (worth S\$769 as of 1 August 2025) or 65" Samsung Crystal UHD DUE800 4K Tizen OS Smart TV (worth S\$789 as of 1 August 2025)

For the avoidance of doubt, the Additional Bonus will only be available to Eligible Customers who satisfy both the Criteria, and the Additional Criteria (hereinafter referred to as “Winners”).

13. Additional Bonuses are limited to the first 100 Winners only and will be awarded on a “first come first serve”, “while stocks last” basis. CMC

Markets does not guarantee the availability of the Additional Bonuses, or the availability any specific item.

14. Additional Bonuses are capped at one (1) Additional Bonus per Winner and, subject to availability, each Winner will be able to select which item he/she would like to redeem.
15. The Additional Bonus is non-transferable, non-refundable and non-exchangeable for cash, credit, goods or benefits-in-kind, unless otherwise agreed to by CMC Markets. CMC Markets may at any time and without notice in its sole discretion and without assigning any reason, substitute the Additional Bonus with any other item of a similar or equivalent value without prior notice. The Additional Bonus is provided on an "as-is" and CMC Markets makes not warranty or representations in relation to it including it being fit for any particular purpose and expressly disclaims all liability and shall not be held in any way liable in respect of usage of the Additional Bonus
16. The Additional Bonus will not be payable in respect of any Countdown, CFD Margin Trade or Trades, as the case may be, that are subsequently voided, reversed or cancelled by CMC Markets in accordance with the TOBs. If the Additional Bonus has already been awarded in respect of any Countdown, CFD Margin Trade or Trades, as the case may be that are subsequently voided, reversed or cancelled, CMC Markets may deduct the value of the Additional Bonus awarded in respect of such Countdown, CFD Margin Trade or Trades, as the case may be, from your Account.
17. Winners shall redeem their Additional Bonuses within one (1) month of being notified by CMC Markets. All Participants have the sole responsibility of monitoring their registered email. Failure by a Winner to redeem his/her Additional Bonus within the aforementioned time period shall entitle CMC Markets to deem their entitlement to the Additional Bonus as forfeited and CMC Markets reserves the right to deal with the unclaimed Additional Bonus in any manner in its sole discretion

Legal

18. The Offer is only available once for each customer and does not extend to the same customer participating across multiple accounts.
19. Each person who successfully takes part in the Offer is responsible for any and all taxes payable (if any) as a result of this Offer being awarded, received or accepted.
20. CMC Markets reserves the right to forfeit, withhold and/or withdraw any Bonus or Additional Bonus award or where the Bonus or Additional Bonus has been awarded, reclaim and/or deduct any Bonus or Additional Bonus award (even as a debt) where, in CMC Market's view, (1) transactions are made to manipulate the Offer; or (2) whether the Eligible Customer may have breached or, in CMC Market's view, potentially breached, any law, regulation or licensing requirement or (3) where CMC Markets suspects (in its sole discretion) non-compliance with these Terms or the TOBs or any misrepresentation or inaccuracy about the proper satisfaction of the Eligibility

Criteria/ Criteria. In such an event, no person shall be entitled to any payment or compensation from CMC Markets.

21. A failure by CMC Markets to enforce any of these terms and conditions in any instance(s) will not give rise to any claim by any person or prevent CMC Markets from taking enforcement action later.
22. The Offer should not form the basis of any decisions made in relation to potential Countdown, CFD Margin Trade or Trades or Account activity. Furthermore, a redemption of the Offer is not intended to limit your liability in respect of any Countdown, CFD Margin Trade or Trades and may not be used to set-off any payment obligations towards us.
23. CMC Markets retains the right to withdraw or amend the Offer at any time, without prior notice and at its sole discretion.
24. This Offer must only be used for personal and non-commercial purposes.
25. All persons taking part in the Offer, to the maximum extent permitted by law, agrees to release CMC Markets from, and indemnify CMC Markets against, all liability, cost, loss or expense arising out of or in connection with the Offer including (but not limited to) personal injury and damage to property and whether direct or consequential, foreseeable, due to any negligent act or omission or otherwise. CMC Markets will not be liable to you in relation to the Offer (including for any losses arising as a result of use of the Offer) and the provisions of clauses 7.3 of the TOBs shall apply to the Offer as if set out here in full.
26. Unless expressly stated or agreed to by CMC Markets, the Offer cannot be combined or used in conjunction with any other introductory offer, rebate or promotion offered by CMC Markets. This includes, but is not limited to, cash rebates based on volume of trading, as described on our website.
27. CMC Markets' decisions in any matter in relation to this Offer will be final and conclusive. All valuations and calculations for the purposes of the Offer will be determined by CMC Markets and are final and binding.
28. CMC Markets collects personal information from all participants in order to conduct the Offer. The participant consents and authorises CMC Markets to collect, store, use and disclose the information provided by such participant or collected during or after Offer (including name, contact details, email addresses, other personal data and information and photographs) for the purpose of or in connection with the Offer and ancillary purposes, including without limitation, promotion, advertising and/or marketing other events and activities (present and future) organised or sponsored by CMC Markets. Information collected from participants in the Offer is subject to CMC Markets' Privacy and Security Policy, located at www.cmcmarkets.com/en-sg/privacy.
29. A person who is not a party to this Offer and these Terms will have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms.
30. This Offer and these Terms are governed by the laws of Singapore and are subject to the exclusive jurisdiction of the Singapore courts.
31. These Terms and Conditions are amended and updated on 1 December 2025.

Risk Warning

32. Contracts for Difference (“CFDs”) are leveraged products and carry a high level of risk to your capital as prices may move rapidly against you. Losses can exceed your deposits and you may be required to make further payments. These products may not be suitable for all clients and therefore ensure you understand the risk and seek independent advice. CFDs and Countdowns carry a level of risk to your capital as you could lose all of your investment. These products may not be suitable for all clients and therefore ensure you understand the risk and seek independent advice. Invest only what you can afford to lose. Seek independent advice and consider our TOBs and Risk Warning Notice at cmcmarkets.com/en-sg.
33. This advertisement has not been reviewed by the Monetary Authority of Singapore.