

Refer a Friend Bonus

CMC Markets Singapore Pte. Ltd.

Introduction

1. These terms and conditions ("**Terms**") form the basis of the offer to participate in the "Refer a Friend Bonus" Offer ("**Offer**").
2. CMC Markets Singapore Pte. Ltd. (JEN 200605050E) ("**CMC Markets**"), is the provider of this Offer. Any individual who participates in this Offer accepts these Terms and agrees to be bound by all decisions of CMC Markets without limitation or qualification. CMC Markets is regulated by the Monetary Authority of Singapore.
3. CMC Markets reserves the right to vary or cancel any of these Terms at any time, subject to applicable laws.
4. Capitalised terms used but not defined herein shall have the meaning given to them in the CMC Markets Next Generation Terms of Business and MetaTrader 4 (MT4) Terms of Business, as the case may be, and references to the Terms of Business ("**TOBs**") below shall be construed accordingly.

Conditions of Eligibility

5. The Offer is only available to individuals who satisfy the following Eligibility Criteria as "**Referrers**" and "**Invitees**", as the case may be.

An individual shall qualify as a Referrer if:

- (a) he/she has an existing trading account ("**Account**") with unrestricted trading access on either of the CMC Markets' Next Generation platform or the MetaTrader4 platform (each a "**Platform**" and collectively the "**Platforms**") and must remain eligible to maintain such Account as determined by CMC Markets in its sole and absolute discretion;
- (b) he/she is a resident of Singapore and aged 18 or above;
- (c) he/she is not an immediate family member of an employee of CMC Markets or any other company within CMC Markets' group as determined by CMC Markets in its sole and absolute discretion;
- (d) he/she is invited to participate in the Offer by email from CMC Markets ("**Email**");
- (e) he/she has an active Account on a Platform as determined by CMC Markets in its sole and absolute discretion. As a guide and without prejudice to CMC Market's sole and absolute discretion, an Account may be considered active if at least one (1) live trade is placed within any three (3) month period; and
- (f) he/she only refers Invitees who have an existing personal (not business) relationship with them.

An individual shall qualify as an Invitee if:

- (a) he/she is a resident of Singapore and aged 18 or above;
- (b) he/she is not an immediate family member of an employee of CMC Markets or any other company within CMC Markets' group as determined by CMC Markets in its sole and absolute discretion;

- (c) a Referrer has forwarded the Email (which contains the unique referral link) to him/her or provide the Invitee's details to CMC Markets;
- (d) he/she only has an existing personal (not business) relationship with the Referrer;
- (e) he/she must be eligible to open an Account with unrestricted trading access on either Platform with CMC Markets and must not be an existing customer of CMC Markets or have had an open or dormant account with CMC Markets since 1 June 2008 or as may be determined by CMC Markets in its sole and absolute discretion; and
- (f) he/she must remain eligible to maintain such Account as determined by CMC Markets in its sole and absolute discretion.

For the avoidance of doubt, an individual would not be considered an Invitee if he/she accesses a unique referral link on public websites to create an Account.

Offer Period

- 6. The Offer is open from 1 July 2024 and remains open until further notice by CMC Markets at its sole and absolute discretion ("**Offer Period**").

The Offer Mechanics

- 7. The Criteria and the corresponding Bonus are as follows:

Tier	Criteria	Bonus (for Referrer)	Bonus (for Invitee)
1	<ul style="list-style-type: none"> (a) an Invitee must open an Account with CMC Markets using the unique referral link contained in the Email provided by the Referrer during the Offer Period, or as otherwise agreed by CMC Markets; (b) the Invitee funds the abovementioned Account with a single minimum initial deposit of S\$1,000 (or the Account Currency equivalent) within 30 days from the Account opening date; (c) the Invitee completes a minimum of five (5) Trades on the Account across any CFD classes within 30 days from the Account opening date. Please note that minimum product ticket sizes apply for each Trade; and (d) the Invitee must not withdraw any funds from the Account for 30 days from the Account opening date. 	S\$150	S\$250
2	<ul style="list-style-type: none"> (a) an Invitee must open an Account with CMC Markets using the unique referral link contained in the Email provided by the Referrer during the Offer Period, or as otherwise agreed by CMC Markets; (b) the Invitee funds the abovementioned Account with a single minimum initial deposit of S\$1,000 (or the Account Currency equivalent) within 30 days from the Account opening date; (c) the Invitee completes a minimum of five (5) 	S\$150	S\$400

	<p>Trades on the Account across any CFD classes within 30 days from the Account opening date. Please note that minimum product ticket sizes apply for each Trade;</p> <p>(d) <u>the Invitee accumulates a turnover threshold of S\$5,000,000 within 30 days from the Account opening date;</u> and</p> <p>(e) the Invitee must not withdraw any funds from the Account for 30 days from the Account opening date.</p>		
3	<p>(a) an Invitee must open an Account with CMC Markets using the unique referral link contained in the Email provided by the Referrer during the Offer Period, or as otherwise agreed by CMC Markets;</p> <p>(b) the Invitee funds the abovementioned Account with a single minimum initial deposit of S\$1,000 (or the Account Currency equivalent) within 30 days from the Account opening date;</p> <p>(c) the Invitee completes a minimum of five (5) Trades on the Account across any CFD classes within 30 days from the Account opening date. Please note that minimum product ticket sizes apply for each Trade;</p> <p>(d) <u>the Invitee accumulates a turnover threshold of S\$25,000,000 within 30 days from the Account opening date;</u> and</p> <p>(e) the Invitee must not withdraw any funds from the Account for 30 days from the Account opening date.</p>	S\$350	S\$1,400
4	<p>(a) an Invitee must open an Account with CMC Markets using the unique referral link contained in the Email provided by the Referrer during the Offer Period, or as otherwise agreed by CMC Markets;</p> <p>(b) the Invitee funds the abovementioned Account with a single minimum initial deposit of S\$1,000 (or the Account Currency equivalent) within 30 days from the Account opening date;</p> <p>(c) the Invitee completes a minimum of five (5) Trades on the Account across any CFD classes within 30 days from the Account opening date. Please note that minimum product ticket sizes apply for each Trade;</p> <p>(d) <u>the Invitee accumulates a turnover threshold of S\$75,000,000 within 30 days from the Account opening date;</u> and</p> <p>(e) the Invitee must not withdraw any funds from the Account for 30 days from the Account opening date.</p>	S\$550	S\$4,150

For the purposes of this Offer, “**Trade**” shall mean a CFD Margin Trade or Countdown

which you have paid commission or spread that is opened for a minimum of five (5) continuous minutes and is subsequently closed during the Offer Period.

8. The Tiers set out in Clause 7 above are not cumulative. The Referrer and the Invitee would each be eligible for **only one (1) Bonus** based on the highest tier that the Invitee satisfies. For example, if an Invitee satisfies the Tier 4 Criteria, the Referrer/Invitee pair will not be entitled to multiple Bonuses (i.e., they will not receive the Tier 1, Tier 2 and Tier 3 Bonuses in addition to the Tier 4 Bonus).
9. Subject to Clause 12, a Referrer shall only be eligible to receive up to a maximum of two (2) Bonuses from two (2) successful referrals of different Invitees that satisfy the Criteria. The maximum Bonuses available to a Referrer pursuant to this Offer is S\$1,100, where a Referrer has successfully referred a maximum of two (2) Invitees and each of those Invitees satisfies the Tier 4 Criteria. Unless otherwise expressly agreed to by CMC Markets in its sole and absolute discretion, any Invitees referred by a Referrer who has received the maximum Bonus amount (including any other bonus stated in Clause 12) will not be eligible to receive any Bonus.
10. All Bonuses will be credited into the respective Accounts of Referrers and Invitees on or before the 14th day of the month immediately following the date the Referrer/Invitee pair satisfies the Criteria (or on such other date as determined by CMC Markets in its sole and absolute discretion).
11. Please note that an Invitee may also be eligible for a bonus depending on the criteria he/she meets under the "Welcome Bonus Offer". Please refer to <https://www.cmcmarkets.com/en-sg/lp/sg-welcome-bonus-apr> for more details.
12. Unless otherwise agreed to by CMC Markets, a Referrer shall only be eligible to receive a maximum of two (2) bonuses from unique successful referrals across all "refer a friend" or other referral offers that CMC Markets may have run in the past or may run now or in the future. For the avoidance of doubt, if a Referrer has already received or may receive two (2) or more bonuses under separate "refer a friend" or other referral offers from CMC Markets, then he/she shall not qualify for this Offer.
13. If the Criteria was achieved in whole or in part through any Trades that are subsequently voided, reversed or cancelled by CMC Markets in accordance with the TOBs, CMC Markets reserves the right to deem the Criteria not to have been met and not award the Bonus to the relevant Referrer/Invitee pair. If the Bonus has already been awarded in respect of any Trades that are subsequently voided, reversed or cancelled by CMC Markets, CMC Markets reserves the right to claim the cash equivalent of the Bonus from the Referrer and Invitee's Accounts.
14. All Bonuses awarded do not represent a commitment to make further payments in the future.

Legal

15. The Offer is only available once for each Referrer/Invitee pair and does not include multiple accounts being opened by the same customer. In the case of an eligible joint account that satisfies the Criteria, the joint account will receive one Bonus.
16. Each person who 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.

17. In addition to any other rights and remedies available to CMC Markets, CMC Markets reserves the right to forfeit, withhold and/or withdraw any Bonus payment (either to the Referrer, Invitee or both) or where the Bonus has been awarded, reclaim and/or deduct any Bonus award or part thereof where, in CMC Markets' sole and absolute discretion, (1) transactions or actions were made or suspected to be made by any Referrer or Invitee to manipulate the Offer or abuse the spirit or intention of the Offer; (2) where either the Referrer or the Invitee has breached or is likely to breach, any law, regulation or licensing requirement; (3) that there is any non-compliance by any Referrer or Invitee with these Terms or the TOBs; (4) there is any misrepresentation or inaccuracy by any Referrer or Invitee about the proper satisfaction of the Eligibility Criteria and/or Criteria; (5) any Referrer or Invitee engages or purports to engage in any act or be involved in any circumstances that are intended or may reasonably be expected to harm the reputation, business prospects or operations of CMC Markets; or (6) the continuation of this Offer or any Referrer or Invitee's conduct in relation to this Offer would constitute a violation of any existing or future law, or regulation or regulatory framework which CMC Markets is subject to. Upon the occurrence of any of the aforementioned events in this Clause, no person shall be entitled to any payment or compensation from CMC Markets.
18. 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.
19. CMC Markets retains the right to withdraw the Offer or amend these Terms or the Offer at any time, without prior notice and at its sole and absolute discretion.
20. The Referrer must not have a power of attorney or other authority to trade on the Invitee's Account. The Referrer undertakes that he/she shall in no way influence any Invitee's decision to trade on their Account.
21. The Offer must only be used for personal and non-commercial purposes. The unique referral link from the Email and any personalized links should not be published or distributed publicly.
22. 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 liabilities, costs, losses or expenses 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 any individual 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 each of the TOBs (as the case may be) shall apply to the Offer as if set out here in full.
23. Unless otherwise specified by CMC Markets, this Offer cannot be combined or used in conjunction with any other offer, rebate or promotion offered by CMC Markets. This Offer supersedes any other "refer a friend" offer from CMC Markets and a customer can only participate in one offer at a time.
24. The Offer should not form the basis of any decisions made in relation to potential CFD Margin Trades, Countdowns or any Account activity. Furthermore, any Bonus awarded pursuant to this Offer is not intended to limit any individual's liability in respect of CFD Margin Trades or Countdowns and may not be used to set-off any payment obligations towards CMC Markets.

25. 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.
26. 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 the 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 further subject to CMC Market's Privacy and Security Policy, located at www.cmcmarkets.com/en-sg/privacy.
27. 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.
28. This Offer and these Terms are governed by the laws of Singapore and are subject to the exclusive jurisdiction of the Singapore courts.
29. These Terms are dated and are effective as of 4 June 2026 and supersedes all prior versions of the Terms.

Risk Warning

30. 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.
31. This advertisement, these Terms and this Offer have not been reviewed by the Monetary Authority of Singapore.