

Introduction

1. These terms and conditions ("Terms") form the basis of the offer to participate in the CMC Markets Refer a Friend Offer ("Offer").
2. Taking part in this Offer constitutes acceptance of these Terms. CMC Markets NZ Limited is the provider of this Offer ("CMC Markets"). CMC Markets reserves the right to vary or cancel any of these Terms at any time, subject to applicable laws.
3. The Offer is open during the period in which CMC Markets, in its sole discretion, continues to advise on its Website that the Offer is valid ("Offer Period").
4. Capitalised terms used but not defined herein have the meaning given to them in the CMC Markets NZ Limited Product Disclosure Statement, the General Terms and Conditions of Trading and the Next Generation Terms and Conditions of Trading (the "CMC Markets Documents"), and references to the CMC Markets Documents below shall be construed accordingly.

Conditions of Eligibility

5. The Offer is available to customers who have satisfied the Eligibility Criteria for the Offer ("Eligible Customer").
6. The Offer entitles an Eligible Customer to refer an individual to CMC Markets as a new customer ("New Customer").
7. The Eligibility Criteria for the Offer are:
 - (a) a customer has a Trading Account ("Account") on the CMC Markets Next Generation platform ("Platform") and for the avoidance of doubt will exclude any other trading accounts on a platform other than the Platform, notwithstanding accessible through the Platform;
 - (b) the customer is a resident of, or is registered in New Zealand;
 - (c) the customer is invited to participate in the Offer by email from CMC Markets ("Email");
 - (d) the customer does not have an association with an employee of CMC Markets or any other company within its group as determined by CMC Markets in its absolute discretion;
 - (e) the customer must have an existing personal (not business) relationship with the New Customer; and
 - (f) the customer must forward the Email to the New Customer, or provide the New Customer's details to CMC Markets.

The Offer

8. The New Customer must be eligible to open an Account 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.
9. To be eligible to receive the "Refer a friend" bonus the New Customer must open an Account with CMC Markets using the unique link contained in the Email during the Offer Period, or as otherwise agreed by CMC Markets, and:
 - (a) Fund the account with a minimum of NZ\$1,000; **and**
 - (b) Place trades on the account with a minimum aggregate turnover of US\$500,000 in share CFDs (excluding US Shares) or US\$2,000,000 across all CFD classes within three months of the account being opened (the "Minimum Account Criteria").
10. If the New Customer satisfies the Minimum Account Criteria, the Eligible Customer and the New Customer will each receive a credit of NZ\$375 ("Bonus") to their CMC Markets' account on or before the 14th day of the month following satisfaction of the Minimum Account Criteria.
11. Where the Eligible Customer and New Customer reside in different jurisdictions, each customer will be subject to the terms and monetary amounts applicable to the referral offer if available in the jurisdiction in which they reside.
12. 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.
13. All persons taking part in the Offer, to the maximum extent permitted by law, release 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.

14. CMC Markets reserves the right to withhold and/or cancel any bonus payment (either to the Eligible Customer, the New Customer or both) where, in CMC Markets' view, transactions are made to manipulate the Offer or where either the Eligible Customer or the New Customer may have breached or, in CMC Markets' view, potentially breached, any law, regulation or licensing requirement.
15. 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.

Legal

16. The Offer is only available once for each New Customer and does not include multiple accounts being opened by the same customer. In the case of an eligible joint account that satisfies the Minimum Account Criteria, the joint account will receive one Bonus.
17. The Eligible Customer must not have a power of attorney or other authority to trade on the New Customer's Account.
18. The Offer must only be used for personal and non-commercial purposes. The unique link from the Email should not be published or distributed publicly.
19. CMC Markets reserves the right to refuse to pay the Bonus where it suspects (in its sole discretion) non-compliance with these Terms.
20. In addition to any other rights and remedies available to CMC Markets, in the case of any breach or suspected breach of the CMC Markets Documents in relation to an Account, CMC Markets is entitled to deem such Account ineligible for the Bonus, and/or reclaim any Bonus previously paid pursuant to this promotion.
21. This promotion 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.
22. These Terms and Conditions are dated 29 November 2018.

Risk Warning

23. Investing in CMC Markets derivative products carries significant risks and is not suitable for all investors. You could lose more than your deposits. You do not own, or have any interest in, the underlying assets. We recommend that you seek independent advice and ensure you fully understand the risks involved before trading.