



**TERMS & CONDITIONS**  
**REFER A FRIEND - VIP PROMOTION**



## TERMS AND CONDITIONS REFER A FRIEND - VIP PROMOTION

### A. Introduction

1. XM Global Limited operating under the trading name XM is a Securities Service Provider Licensee regulated and authorised by the Financial Services Commission ("**FSC**") in Belize (hereinafter called the "**Company**" or "**XM**").
2. The "**Refer a Friend - VIP Promotion**" (hereinafter the "**Promotion**") Terms and Conditions is an integral part of the "**XM Business Terms and Policies**", the Terms and Conditions of the "**Refer a Friend Program**" and provisions set herein are considered as an annex of all "**XM Business Terms and Policies**".

### B. General Conditions of Eligibility

1. Subject to, and without prejudice to, all other Business Terms and Policies, the offer is available to XM Clients who have satisfied the Eligibility Criteria for the "**Promotion**" ("**Eligible Clients**") as set out in the sections following hereinafter.
2. The Company, at its absolute discretion, offers the "**Promotion**" to Eligible Clients and/or any countries/regions who participate in the Company's "**Refer a Friend Program**", as it deems appropriate and for as long as the Company deems to provide it.
3. Subject to Section B.2 above, and for the purpose of the "**Promotion**", an Eligible Client is a client who:
  - meets the eligibility requirements to participate in the "**Refer a Friend Program**" through which he/she is able to invite friend(s) (i.e., Referee(s)) to the Company successfully;
  - their Referee(s) have met all the base requirements as per the applicable "**Refer a Friend Program**";
  - reach a total of Refer a Friend qualifying lots of at least ninety (90) standard round turn lots (or 9000 micro lots) in Forex, Gold, Silver, BTC or ETH using deposited funds and reach the Platinum Status as per the Company's applicable "**XM Traders Club**" Terms and Conditions; **or**
  - reach a total of Refer a Friend qualifying lots of at least three hundred sixty (360) standard round turn lots (or 36000 micro lots) in Forex, Gold, Silver, BTC or ETH using deposited funds and reach the Elite Status as per the Company's applicable "**XM Traders Club**" Terms and Conditions.
4. In order for the aforementioned lots requirements to be met, the Company will take into consideration the trading activity and/or trading volume performed across all of the Referee's trading accounts. Only Referees whose trade(s) have a duration of more than five (5) minutes are eligible to participate in the "**Refer a Friend Program**"; for the purposes hereof, duration is considered the time between opening and closing of a trade. Trade(s) that have a duration less than five (5) minutes will be excluded.
5. Only persons who can form legally binding contracts under the laws applicable in their country of residence may participate in the "**Promotion**". Without limiting the foregoing, participation in the "**Promotion**" is not allowed for persons under the age of 18 or otherwise under legal age in their country of residence ("**minors**"). **If you are a minor, you may not participate in the "Promotion".**
6. Each participant agrees that by participating in the "**Promotion**" they express their free, prior and informed consent for the Company to process any personal data which they provide while participating. The data is collected and processed only to such extent, which is necessary to administer and run the "**Promotion**". The Company shall disclose any data about registrants only to the extent stipulated in these terms and conditions. Each registrant has the right to withdraw their consent for processing of personal data at any time. However, such a withdrawal may at the reasonable discretion of the Company result in the disruption, suspension or termination of the participant's participation in the "**Promotion**".
7. The "**Promotion**" is permitted for the real accounts of a single client using a unique IP address. Multiple participations of real accounts from the same IP address are not permitted.
8. Participation of "**Intermediaries/Related Parties**" in the "**Promotion**" is prohibited. If the participation and / or trading data of a participant in the "**Promotion**" corresponds with the participation and / or trading information, including but not limited to IP address, of another participant in the "**Promotion**", XM reserves the right to regard this matching as a reason for immediate disqualification. For the purposes hereof, the term "**Intermediary(ies)/Related Party(ies)**", when used in these Terms & Conditions, unless the context otherwise requires, shall mean to include any person or entity bearing a relationship with any participant in the "**Promotion**", including, without limitation:



- a) family members, such as brothers, sisters, spouses, ancestors, lineal descendants and collateral descendants;
- b) person or entity, whom any participant in the **"Promotion"**, directly or indirectly,

through one or more intermediaries, controls, or whom, directly or indirectly, through one or more intermediaries, is controlled by, or is under common control with any participant in the **"Promotion"**; for purposes of this definition, the term **"control"** (including, with correlative meaning, the terms **"controlled by"** and **"under common control with"**), as used with respect to any participant in the **"Promotion"**, shall mean the possession, directly or indirectly through one or more intermediaries, of the power to direct or cause the direction of management policies of such person or entity, whether through ownership of voting securities or otherwise.

- 9. Similarly, persons associated in any manner whatsoever with XM and/or with the specific websites and/or social network sites on which XM may be running from time to time certain specific promotions, contests and/or surveys, in the context of which access to the **"Promotion"** is offered, are not allowed to participate in the offer.

### C. Specific **"Promotion"** Terms

- 1. Eligible Clients who meet the eligibility conditions set in Sections B.2 and B.3 above, as well as all the eligibility and participation requirements set herein, will be able to receive their prize as described in the table below:

| Levels  | Eligibility and Participation Requirements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Prize                                                                                                                                                                                                                       |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Level 1 | <ul style="list-style-type: none"><li>Participate in the Company's <b>"Refer a Friend Program"</b>;</li><li>Meet the eligibility requirements to participate in the <b>"Refer a Friend Program"</b> through which he/she is able to invite friend(s) (i.e., Referee(s)) to the Company successfully;</li><li>Their Referee(s) have met all the base requirements as per the applicable <b>"Refer a Friend Program"</b>.</li></ul>                                                                                                                                                                                                                                                                                                                                           | <ul style="list-style-type: none"><li>Receive the Base Reward as per the applicable <b>"Refer a Friend Program"</b> for each qualified referral which will be added as balance in the Eligible Client's MyWallet.</li></ul> |
| Level 2 | <ul style="list-style-type: none"><li>Participate in the Company's <b>"Refer a Friend Program"</b>;</li><li>Meet the eligibility requirements to participate in the <b>"Refer a Friend Program"</b> through which he/she is able to invite friend(s) (i.e., Referee(s)) to the Company successfully;</li><li>Their Referee(s) have met all the base requirements as per the applicable <b>"Refer a Friend Program"</b>;</li><li>Reach a total of Refer a Friend qualifying lots of at least ninety (90) standard round turn lots (or 9000 micro lots) in Forex, Gold, Silver, BTC or ETH using deposited funds; <b>and</b></li><li>Their Referee(s) must reach the Platinum Status as per the Company's applicable <b>"XM Traders Club"</b> Terms and Conditions.</li></ul> | <ul style="list-style-type: none"><li>USD 2,000 (or currency equivalent) for each qualified referral which will be added as balance in the Eligible Client's MyWallet.</li></ul>                                            |



|         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                    |
|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Level 3 | <ul style="list-style-type: none"><li>• Participate in the Company's <b>"Refer a Friend Program"</b>;</li><li>• Meet the eligibility requirements to participate in the <b>"Refer a Friend Program"</b> through which he/she is able to invite friend(s) (i.e., Referee(s)) to the Company successfully;</li><li>• Their Referee(s) have met all the base requirements as per the applicable <b>"Refer a Friend Program"</b>;</li><li>• Reach a total of Refer a Friend qualifying lots of at least three hundred sixty (360) standard round turn lots (or 36000 micro lots) in Forex, Gold, Silver, BTC or ETH using deposited funds; <b>and</b></li><li>• Their Referee(s) must reach the Elite Status as per the Company's applicable <b>"XM Traders Club"</b> Terms and Conditions.</li></ul> | <ul style="list-style-type: none"><li>• USD 3,000 (or currency equivalent) for each qualified referral which will be added as balance in the Eligible Client's MyWallet.</li></ul> |
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2. For the purposes of this **"Promotion"** Eligible Clients who will meet the requirements as mentioned herein and as mentioned in the table above in C.1. and have reached Level 3 will be able to receive their reward as below per qualified referral:

*Base Reward + USD 2,000 (or currency equivalent) + USD 3,000 (or currency equivalent)*

3. In order for an Eligible Client to qualify for the above-mentioned rewards, once their Referee(s) accepts the Referrer's invitation (i.e., Eligible Client) and the two are linked, their connection remains valid for ninety (90) days. During the ninety (90) days period, the Referee(s) must complete the applicable requirements for each level in order for the corresponding reward to be earned.
4. XM reserves the right not only to disqualify an Eligible Client from participating in the **"Promotion"** due to any violation but also reserves the right to withdraw the prize entitlement.
5. By accepting the terms and conditions of the **"Promotion"**, Eligible Clients will receive their prize as described in Section C.1 above agree and consent to taking photographs and making a testimonial, as may be requested by XM. The winners agree that XM has the right to use the images resulting from the photography/video filming to only such extent as stipulated in these terms and conditions. The latter may include, but is not limited to, XM's right to use the above-mentioned material for publication purposes on XM's website and social media. Each participant has the right to withdraw their consent for processing personal data and the material mentioned above at any time. However, such a withdrawal may, at the reasonable discretion of XM, result in the removal of the winner's entitlement to the prizes.

#### D. Reservation of Rights and Disqualifications

1. XM reserves the right, at its reasonable discretion, to reject the participation of any Eligible Client to the **"Promotion"**, if such Client engages in any prohibited trading activities, as described in XM's Terms and Conditions of Business, available at the following URL: <https://www.xm.com/legal-documents>.
2. XM reserves the right, at its sole discretion, to decline participation of any participant in the **"Promotion"** and further reserves the right to disqualify any participant in the **"Promotion"** who tampers or attempts to tamper with the operation of the **"Promotion"** or breaches these terms and/or any of the **"XM Business Terms and Policies"** set forth on XM's Website. Under no circumstances shall XM be liable for any consequences of any bonus cancelation or decline, including, but not limited to, order(s) closure by Stop Out.
3. XM reserves the right, at its reasonable discretion, to amend and/or update the Terms and Conditions of the **"Promotion"**, at any time, without any prior notice.



4. Clients who provided incorrect or fraudulent details during the trading account participation will be disqualified from participating in the **"Promotion"**.
5. All Eligible Clients are permitted to only one participation per one (1) unique IP address. Multiple participations from the same IP are not permitted nor multiple participations with same personal details. In such a case, XM reserves the right to immediately exclude such persons from participating in the **"Promotion"**.
6. XM reserves the right, at its reasonable discretion, to decline participation of any Eligible Client to the **"Promotion"** and further reserves the right to prohibit any Eligible Client, who breaches these terms and/or any of the "XM Business Terms and Policies" set forth on XM's website at the following URL: <https://www.xm.com/legal-documents>, from participating in the **"Promotion"** and claiming the won prize. In these circumstances, XM shall not be liable for any consequences of the participation cancelation.
7. Eligible Clients who have been disqualified lose their right to claim the prize offered.
8. If any of **"Promotion"** terms were to be translated into a language other than English, then the English version of these terms shall prevail where there is an inconsistency.

**E. Risk Warning**

1. Forex and CFD trading involve a significant risk to your invested capital. Please read and ensure you fully understand our Risk Disclosure, available at XM's website.