

Terms of Use

iFAST Global Bank (“iGB”) refer-a-friend program.

We are the promoter of the offer. Our address is iFAST Global Bank, 9th Floor, Sierra Quebec Bravo, 77 Marsh Wall London E14 9SH.

PLEASE READ THESE REFERRAL TERMS CAREFULLY.

This “Agreement” (these referral terms together with the documents referred to in it) sets out the terms which govern our referral program (“Referral Program”). Please read this Agreement carefully before you use our Referral Program. By using our Referral Program, you confirm that you accept this Agreement and that you agree to comply with it. If you do not agree to the terms of this Agreement, you must not use our Referral Program.

If you refer someone to iFAST Global Bank. This is how it works:

1. REFERRERS

1.1. You must be a registered user of iGB to use the Referral Program.

1.2. You may use the Referral Program by sharing a unique link with friends (you can find this in your iFAST Global Bank app or portal under the tab of “Tell A Friend”).

1.3. Your friends tap the link and do the followings:

- Apply the personal bank account and get approved successfully.
- Deposit a minimum of £500 (or other currency(ies) equivalent) and maintain **daily average balance** of minimum of £500 (or other currency(ies) equivalent) for destined holding period (refer to below table) in the account for 3 months.

1.4 The above steps completed and you will both get £5.

1.5 You cannot exchange your £5 for an alternative and we can replace the £5 reward with something else at any time.

1.6 The £5 will be distributed according to following timetable:

Account approved date	Minimum deposit is kept for the following period (Holding period)	Distribution date on or before the following date
From 1 October 2023 to 31 October 2023	1 November 2023 to 31 January 2024	29 February 2024
From 1 November 2023 to 30 November 2023	1 December 2023 to 29 February 2024	31 March 2024
From 1 December 2023 to 31 December 2023	1 January 2024 to 31 March 2024	30 April 2024

1.7 The Promotion runs from 1 October 2023 to 31 December 2023. Both dates inclusive. (the **Promotion Period**) We can change this any time.

iFAST Global Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number: 716167. Registered in England and Wales: company number 4797759

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1.8 For each Successful Referral within the Promotion Period, if the Referee maintains daily average Balance of £500 or above (or other currency(ies) equivalent) during the holding period, the Referrer and referee will be eligible to receive the corresponding amount of cash reward £5.

When you won't entitle the £5 reward:

If we suspect any improper activity, such as paying for advertising to promote your link, we reserve the right to withhold the £5 reward. We will notify you if we take this action. In addition, if we suspect any fraudulent, abusive, or suspicious behaviour related to your link, we may freeze it and stop paying you the £5 reward. Furthermore, if you/ we decide to close your account, your referral link will no longer be active, you will also lose any rewards which you might have entitled but haven't distributed to you yet.

Please note that if the person you referred fails to sign up and make their deposit, to meet the minimum deposit requirement and holds for 3 months, you will not receive the £5 reward.

2. PROHIBITED USES

2.1. You may only use our Referral Program in good faith for lawful purposes, to encourage account opening of iGB. You may/must not:

- (a) invite yourself;
- (b) invite others that have created duplicate accounts;
- (c) use alternative contact information to refer yourself or others that have created duplicate accounts;
- (d) invite an existing customer of iGB;
- (e) invite fictitious persons;
- (f) do anything that damages iGB's brand, goodwill or reputation;
- (g) use the Referral Program in: (i) any way that breaches any applicable local, national or international law or regulation; or (ii) any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect; (iii) in any way that contravenes any other agreements we have with you, including our Terms & Conditions governing Personal Bank Accounts & Services;
- (h) to transmit any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- (i) to transmit any unsolicited or unauthorised advertising either via paid search or any other similar activity, including channels that can damage the iGB brand, goodwill or reputation.
- (j) to solicit public for deposits, in jurisdictions where iGB doesn't have a banking license, and restricted for deposit-taking business.

2.2. Any obligation on you not to do something includes an obligation not to allow that thing to be done.

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If you are invited to join iFAST Global Bank. This is how it works:

3. REFEREES

3.1 You get someone's referral link and do the followings:

- You tap the link for account opening and get approved successfully
- You deposit a minimum of £500 (or other currency(ies) equivalent) and maintain **daily average balance** of minimum of £500 (or other currency(ies) equivalent) for destined holding period (refer to below table) in the account for 3 months.

3.2 The above steps completed. You and referrer will both get £5.

3.3 You cannot exchange your £5 for an alternative and we can replace the £5 reward with something else at any time.

3.4 The £5 will be distributed according to following timetable:

Account approved date	Minimum deposit is kept for the following period (Holding period)	Distribution date on or before the following date
From 1 October 2023 to 31 October 2023	1 November 2023 to 31 January 2024	29 February 2024
From 1 November 2023 to 30 November 2023	1 December 2023 to 29 February 2024	31 March 2024
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3.5 The Promotion runs from 1 October 2023 to 31 December 2023. Both dates inclusive. (the **Promotion Period**) We can change this any time.

We will keep the person who referred you updated on your progress

This could include confirming that you have:

- Tapped the referral link
- Submitted the application
- Opened the account successfully

4. DATA PROTECTION You represent and warrant to us that you have provided the consent for sharing the above information to referrer.

5. LIMITATION OF LIABILITY iGB accepts no liability for any use of the Referral Program which does not comply with this Agreement.

6. CHANGES TO THIS AGREEMENT We may revise this Agreement at any time by amending this page. Continued use of the Referral Program shall amount to acceptance of the Agreement in force at that time.

7. CHANGES TO THE REFERRAL PROGRAM iGB reserves the right to:

(a) amend, alter or change the Referral Program at any time, without notice; and

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(b) terminate the Referral Program at any time, without notice.

8. APPLICABLE LAW

8.1. This Agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales.

8.2. Each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this agreement or its subject matter or formation (including non-contractual disputes or claims).

9. If you take part in our Referral Program, we assume you have read and agree to these terms and conditions.

10. CONTACT US If you need any support, you can contact us via Live Chat or by email at clienthelp@ifastgb.com.