

# **TERMS & CONDITIONS FOR REFER A FRIEND PROGRAM**

## REFER-A-FRIEND PROGRAM

This Program shall run from 17 December 2025 until 16 March 2026 (closing at 23:59:59 Time Zone GMT+3) (the “**Promotional Period**”).

### 1. TERMS AND CONDITIONS

- 1.1. These Terms and Conditions (“**Terms**”) set out the rules for the markets.com Refer a Friend Program (the “**Refer a Friend Program**” or the “**Program**”). Under the Refer a Friend Program, Markets International Limited (the “**Company**”) offers to its existing Clients (the “**Referrer**”) the possibility to refer a friend (the “**Referred Client**”) in order to receive a payment in the form of a bonus (the “**Bonus**”).
- 1.2. By participating in the Refer a Friend Program, the Referrer and the Referred Client are deemed to have accepted these Terms. Capitalized terms shall have the meaning ascribed to them in the Company’s [Terms and Conditions](#) (the “**T&Cs**”) as amended from time to time, unless otherwise defined herein.

### 2. BONUS TIERS AND LEADERBOARD PRIZE

- 2.1. Subject to the Terms, the Referrer shall be entitled to receive a Bonus based on the number of successful Referred Clients (the “**Referral Bonus**”), as set out in the tables below:

A. The Referrer introduces from 1 (one) to 5 (five) Referred Clients during the Promotional Period.	B. The Referrer introduces from 6 (six) to 10 (ten) Referred Clients during the Promotional Period.
<p>The Referrer is eligible to receive a Bonus of:</p> <p><b>USD 300 to the Referrer Account</b></p> <p><b>for each Referred Client</b></p>	<p>The Referrer is eligible to receive a Bonus of:</p> <p><b>USD 450 to the Referrer Account</b></p> <p><b>for each Referred Client</b></p>
<p>If the Referrer invites <b>5 people</b>, the Bonus shall be calculated as:</p> <p><math>5 \times \text{USD } 300 = \text{USD } 1,500.</math></p>	<p>If the Referrer invites <b>10 people</b>, the Bonus shall be calculated as:</p> <p><math>5 \times \text{USD } 300 + 5 \times \text{USD } 450 = \text{USD } 3,750.</math></p>

C. The Referrer introduces from 11 (eleven) to 20 (twenty) Referred Clients during the Promotional Period.
<p>The Referrer is eligible to receive a Bonus of:</p> <p><b>USD 600 to the Referrer Account</b></p> <p><b>for each Referred Client</b></p>

If the Referrer invites **20 people**, the Bonus shall be calculated as:

$$5 \times \text{USD } 300 + 5 \times \text{USD } 450 + 10 \times \text{USD } 600 = \text{USD } 9,750.$$

- 2.2. In addition to the Referral Bonus, the Company will operate a Monthly Leaderboard Prize (the “**Leaderboard Prize**”) with a total prize pool of USD 2,000 (two thousand United States Dollars) per month, which shall be granted in the form of a Bonus and distributed in accordance with the following structure:

Rank	Bonus
1 <sup>st</sup> place	\$1,000 (one thousand United States Dollars)
2 <sup>nd</sup> place	\$600 (six hundred United States Dollars)
3 <sup>rd</sup> place	\$400 (four hundred United States Dollars)

- 2.3. To qualify for a Bonus under the Leaderboard Prize, a Referrer must have successfully invited a minimum of five (5) Referred Clients during the respective month.
- 2.4. The winners of the Leaderboard Prize shall be determined based on the highest number of Referred Clients introduced during the respective month.
- 2.5. The official announcement of the winners of the Leaderboard Prize shall be published within the first three (3) working days of the month immediately following the respective period of performance during the Promotional Period on the Program Landing Page.
- 2.6. The Bonus shall be credited to the eligible Referrer(s) within five (5) working days following the official announcement of the winners of the Leaderboard Prize.

### 3. ELIGIBILITY OF REFERRER

- 3.1. A client will be deemed to be a ‘**Referrer**’ if all of the following conditions are met:
- a) be an individual (rather than a company);
  - b) have successfully registered for an account with the Company;
  - c) have satisfied all KYC, AML and other requirements for registration; and
  - d) have maintained an active account during the Promotional Period, meaning that they must have executed a minimum trading volume of USD 800,000 within the Promotional Period.
- 3.2. The client must not be any of the following:
- a) based in a Banned Jurisdiction;
  - b) an employee of the Company or an employee of an Affiliate of the Company (or be an immediate family member of such an employee)
  - c) a client who has not fulfilled the minimum funding requirements or who has a nil or negative balance on their trading account; or
  - d) a client who has not commenced trading on their account.

### 4. ELIGIBILITY OF REFERRED CLIENT

- 4.1. A person will be deemed to be a **'Referred Client'** provided that the person meets all of the conditions:
- a) be an individual (rather than a company);
  - b) be a new user registering exclusively via the Referral Link provided by the Referrer;
  - c) have successfully registered for an account with the Company\*;
  - d) have satisfied all KYC, AML and other requirements for registration;  
not expect any payment (Note: the Bonus is only applicable to the Referrer who introduced the Referred Client to the Company).
  - e) within thirty (30) days from the date of successful registration:
    - i. reach a minimum accumulated deposit of USD 500 (five hundred dollars); and
    - ii. complete at least 3 (three) times trades (where the opening of a position constitutes 1 (one) trade) and execute a minimum trading volume of USD 2,400.000.

*\*Not applicable for Referred Clients who open or have opened an account with the Company by using referral links provided by introducers and/or affiliates of the Company.*

- 4.2. For the purposes of this Promotion, "Valid Trades" shall mean:
- a) a trade where the opening and closing time exceeds five (5) minutes\*;  
*\*trades closed within five (5) minutes will not be counted as valid.*
  - b) trades executed in the following eligible instruments only: XAAUSD, SILVER, BTC, ETH, and Oil; and
  - c) trades that do **not** utilize any bonus.

4.3. The person must not be any of the following:

- a) based in a Banned Jurisdiction;
- b) an individual who has executed (or has a pending request for) the closure of their account or the withdrawal of funds prior to payment to the Referrer; and

an individual who has previously opened and closed a trading account with the Company or any other entity in the Company's Group.

## 5. REDEEMING PROGRAM BONUS

5.1. To qualify for the Bonus, the following procedure must be completed during the Promotional Period:

- a) The Referrer must use the referral link provided by the Company to the Referrer via email (the **"Referral Link"**) and share it with the intended Referred Client.
- b) The Referred Client must satisfy all the requirements and conditions as set out in Clause 4 above.
- c) Within thirty (30) days from the date of successful registration, the Referred Client must reach the minimum accumulated deposit as set out in Clause 4.1.(e)(i).
- d) The Referrer must complete the trading activity required under Clause 4.1.(e)(ii).

5.2. The Referrer can also request the Referral Link by contacting our customer support team at [support@markets.com](mailto:support@markets.com).

5.3. The Company shall assess whether all the conditions have been fulfilled. If the Company is satisfied that the conditions have been met, then the Bonus shall be made to the Referrer no later than thirty (30) business days after the date of such approval. Please note that in the absence of a selection by the Referrer, the default payment will be as a Bonus.

5.4. In all instances, a withdrawal of the Bonus will be subject to Client's compliance with the Company's onboarding, Account opening, AML and KYC procedures set out in the T&Cs.

## 6. BONUS AS TRADING EQUITY

The Bonus credited to a Client's Account will be considered part of the total trading equity. However, it remains non-withdrawable until the trading conditions specified below are met. Failure to meet these conditions within the given timeframe will result in the forfeiture of the Bonus.

If the Client requests a withdrawal or internal transfer without meeting the required trading/volume conditions, the Bonus will be removed from the trading Account. The Company reserves the right to deduct the bonus amount from the client account balance accordingly.

## 7. WITHDRAWALS:

The Referrer must execute a USD 100,000 round trip trade for every dollar awarded by the Company to the Referrer account in order to be eligible to withdraw the Bonus. Any withdrawals from the Referrer account shall be governed by the Incentives and Loyalty T&Cs.

## 8. TIMEFRAMES

The Referrer has 90 days, from the date of receiving the Bonus, to meet the abovementioned volume conditions ("**Timeframe**"). Upon Timeframe expiration the Referrer account shall be adjusted to the deposits made by the Referrer to the Account.

## 9. MISCELLANEOUS

9.1. Failure to meet conditions - If, in the Company's sole discretion, the Referrer or Referee have missed any of the conditions for the Bonus, then the Company shall not be obliged to make the Bonus.

9.2. Abuse - If, in the Company's sole discretion, there has been any improper or abusive trading or use in breach of the Terms, then the Bonus will not be awarded. The Company reserves the right, and has sole discretion, to prohibit any Referrer or Referred Client from participating in any aspect of the Program if the Company deems or suspects that such Referrer or Referred Client has engaged in or has attempted to engage in any abuse, damaging, tampering or fraud.

9.3. No waiver - any delay or omission to exercise any right, power, or remedy accruing to the Company upon any breach or default under the Terms, shall not be deemed and shall not be construed as a waiver of its rights.

9.4. The Company reserves the right to amend the Terms of the Program at any time and cancel the Program at any time and without prior notice.

9.5. The Referrer acknowledges and accepts that it is prohibited from presenting itself as agent or employee of the Company or otherwise to hold themselves out as representing the Company. Participation in

the Program will not constitute or be deemed to constitute any form of partnership between the Company and the Referrer.

9.6. Under the Program, the Referrer will not act in any capacity that would require the Referrer to enter into an Introducing Broker arrangement.

9.7. These Terms shall be governed by the laws of Saint Vincent and the Grenadines and any dispute arising in relation to these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of the Saint Vincent and the Grenadines.

For any questions around the Program please contact our Customer Support Team via e-mail on [support@markets.com](mailto:support@markets.com).