

HF Markets (SV) Ltd

HFM TRADING REWARDS

TERMS AND CONDITIONS

HFM Trading Rewards is a Loyalty Program that offers monetary and trading service rewards to qualifying Clients of HF Markets (SV) Ltd (herein “the Company” or “HFM”).

1. Registration

- 1.1. The *HFM Trading Rewards* loyalty program is open to both existing and new Clients.
- 1.2. The *HFM Trading Rewards* loyalty program starts on 3rd May, 2016.
- 1.3. The *HFM Trading Rewards* loyalty program will run indefinitely or until the Company decides to terminate it. In the event that the *HFM Trading Rewards* loyalty program is terminated, no further HFM Bars will be earned from the date of termination. Clients will be able to redeem their HFM Bars for 2 weeks following the termination of the program. Any points below the minimum withdrawal amount will be lost.
- 1.4. In the event of termination of the *HFM Trading Rewards Program*, Clients will be notified of the termination date via the Company's website.
- 1.5. The Client can join the *HFM Trading Rewards* loyalty program via their myHF area.
- 1.6. Upon registering his/ her myHF account to the *HFM Trading Rewards* loyalty program, all subsequent trading activity on accounts registered to the Client's myHF (with the exception PAMM Master and Investor accounts; Demo accounts; and, Contest accounts) will be counted towards the Client's *HFM Trading Rewards* HFM Bars (points) balance.

2. Promotion Information

- 2.1. Qualifying Clients of the *HFM Trading Rewards* loyalty program earn points known as *HFM Bars*.
- 2.2. *HFM Bars* cannot be earned on qualifying activities conducted before the date of joining *HFM Trading Rewards* loyalty program.
- 2.3. *HFM Bars* cannot be earned from activity and/ or volume generated on PAMM Master and Investor accounts; Demo accounts; and, Contest accounts.
- 2.4. Participating Clients can earn *HFM Bars* for a variety of reasons. *HFM Bars* can be converted into cash or can be used to claim various other rewards (See Section 3.1).
- 2.5. *HFM Bars* cannot be transferred between myHF accounts.

3. Rewards and Conditions Requirements

3.1. Clients can earn *HFM Bars* through trading activity and/or the following actions:

Actions to Earn <i>HFM Bars</i>	Number of <i>HFM Bars</i>			
Account approval* + Account Funding (min. deposit 300 USD/ 250 EUR/30,000 JPY)	100			
Volume Traded**	Forex, Gold, Silver	Stocks DMA, ETFs	Forex, Gold (Cents Account)	Level
	6	0.06	0.06	Red Level
	8	0.08	0.08	Silver level
	10	0.10	0.10	Gold Level
	12	0.12	0.12	Platinum Level
Refer-a-Friend (See Section 3.4)	170			

**HFM Bars* will be awarded upon completion of the account opening and account funding procedure as per the Company's Account Opening Agreement.

***HFM Bars* are awarded per every round turn standard lot traded on eligible trade. Only closed trades that: were open for more than 5 minutes; and, have a difference of more than 5 pips between open/ close price will earn *HFM Bars*.

3.2. An Eligible trade is a closed trade on CFDs on Forex, Gold, Silver, Stocks DMA and ETFs only which was open for more than 5 minutes; and, has a difference of more than 5 pips between open/ close price.

3.3. The calculation of the Client's qualifying trades/ actions and the updating of his/ her *HFM Bars* balance will take place once a day.

3.4. A Client can refer up to five (5) friends in total regardless of whether referrals are successful or unsuccessful. For each successful referral, the Client will receive 170 *HFM Bars*. A successful referral is when one of the Client's referrals:

- (a) Opens a myHF account; AND
- (b) Is approved for a live trading account; AND
- (c) Funds his/ her trading account;
- (d) Trades a volume of 1 Standard round turn lot (100,000 units) or 100 lots on a Cent account (1,000 units), (Only trades exceeding 5 minutes and with a open/ close price difference of 5 pips qualify as point earning). To refer-a-friend, the Client must login to myHF, click on the Refer-a-Friend tab, fill in the name and email address of the referral and send the invitation.

NOTE: The Company's affiliates are excluded from participating in the Refer-a-Friend reward.

- 3.5. Any referrals that the Client makes must not be existing clients of HFM. The Company reserves the right to retract any *HFM Bars* awarded if a referral is found to be an existing Client of the Company.
- 3.6. There are four (4) *HFM Trading Rewards* loyalty program levels that a Client can attain depending on his/ her number of cumulative active trading days (calendar days):

Loyalty Level	To Achieve Level
Red	Register
Silver	31 active trading days
Gold	62 active trading days
Platinum	105 active trading days

- 3.7. An active trading day is a calendar day during which the Client has opened and/ or closed an eligible trade. Deposit/ withdrawal transactions do not count towards the active trading day status.
- 3.8. The Client's active trading day balance is the sum of all active trading days. If there is a period of inactivity of 30 days or more, the Client will be demoted (See section 3.9).
- 3.9. A Client will be demoted if he/ she accumulates 30 consecutive, inactive calendar trading days. An inactive trading day is defined as a calendar day during which the Client has not opened or closed an eligible trade.

- 3.10. In the event of demotion, the Client will immediately be reverted to the lowest loyalty level and his/ her loyalty balance will be set to zero.
- 3.11. The Client can view his/ her Active and Inactive Trading Days by logging into his/ her myHF area.
- 3.12. A Client can convert his/ her *HFM Bars* as follows:

Type of Reward	HFM Bars Redemption
Cash Reward	<i>Every 35 HFM Bars = 1 USD</i> <i>The minimum number of HFM Bars that can be converted to cash is 1000 bars</i>
Credit Bonus	300 – 20,000
1 Month Subscription to Autochartist	150
1 Month Access to VPS Silver Package	1100
1 Hour private session with a HFM Market Analyst	2500
3 Month Access to VPS Silver Package	3100

- 3.13. The Cash Reward payment schedule and other reward requests will be completed within 4 business days from the date that the reward request was made.
- 3.14. If a Client converts *HFM Bars* to a Cash Reward, the minimum HFM Bars amount that can be converted to cash is 1000 bars. Converted Cash Rewards will be credited to the Client's primary myHF account in the myHF account's base currency. Daily conversion will apply in case the myHF base currency is not USD. Cash Rewards can be traded or withdrawn.
- 3.15. The Credit Bonus Reward can only be credited into a MT4 Micro or MT4 Premium trading account which had already been opened with a Credit Bonus as per the 100% Credit Bonus terms and conditions. For the avoidance of any doubt, the Credit Bonus Reward

accumulated and redeemed in accordance with the provisions of this Loyalty Program, shall adhere and follow the Company's 100% Credit Bonus Terms and Conditions.

3.16. The maximum number of bars that can ever be converted into a Credit Bonus is 20,000 (twenty thousand) bars.

3.17. The Credit Bonus Reward to be credited into a client's trading account is calculated as follows:

- Trading Account in USD or EUR base currency: $\text{No. of Bars} / 2 = \text{Bonus Amount (USD or EUR)}$.

Example: A Client accumulates and wishes to redeem 300 bars to credit bonus. The bonus amount will be $300 / 2 = 150$ USD or EUR

- Trading Account in NGN base currency: $\text{No. of Bars} * 150 = \text{Bonus Amount (NGN)}$

*Example: A Client accumulates and wishes to redeem 300 bars to credit bonus. The bonus amount will be $300 * 150 = 45,000$ NGN*

- Trading Account in JPY base currency: $\text{No. of Bars} * 60 = \text{Bonus Amount (JPY)}$

*Example: A Client accumulates and wishes to redeem 300 bars to credit bonus. The bonus amount will be $300 * 60 = 18,000$ JPY*

3.18. The following conditions shall be satisfied for the Credit Bonus to be credited into a client's trading account:

- (a) The equity minus any existing bonus amount in the client's trading account shall be equal or higher than 100 USD / 100 EUR / 30,000 NGN / 11,000 JPY; and
- (b) The total active Credit Bonus shall not be more than 3 (three) times the trading account's equity minus any existing bonus amount. *Example: Client's current equity in his trading account is 700 USD out of which 400 USD is the existing bonus amount. The **maximum** new Credit Bonus that can be credited into the Client's trading account is $(300 * 3) - 400 = \mathbf{500\ USD}$ which equals to 1000 HFM bars.*

3.19. The maximum total amount of loyalty bonus that can be redeemed by any client in all his trading accounts shall not exceed 10,000 USD / 10,000 EUR / 3,000,000 NGN / 1 100 000 JPY. It should be noted that the Company will refuse the redemption of any loyalty bonus in

case the maximum allowed bonus amounts as per clause 1.13. of the 100% Credit Bonus Terms and Conditions are reached.

- 3.20. To redeem his/her *HFM Bars* the Client must visit his/her myHF area.
- 3.21. If the Client's Wallet is closed for any reason, any rewards (trading services) that the Client had claimed until that point, such as VPS and Trading Central, will be stopped and the *HFM Bar* balance will be set to zero.
- 3.22. HFM Affiliates and Introducing Brokers are eligible to join the *HFM Trading Rewards* loyalty program. However, Affiliates and IBs are not eligible to earn *HFM Bars* from the Refer-a-Friend feature of the program.

4. Acknowledgements

- 4.1. The Client acknowledges that where the Company has any indication or suspicion of any form of arbitrage, abuse, fraud, manipulation, cash-back arbitrage connected to a Trading Account or any other forms of deceitful or fraudulent activity, then the Company reserves the right at its sole discretion to:
- Close/ suspend all Trading Accounts the Client has with the Company either temporarily or permanently;
 - Void all previously credited trading bonuses from the Client's Trading Accounts with the Company;
 - Void all transactions carried out, including any pending orders and/ or any profits or losses earned.
- 4.2. The Client further acknowledges and understands that where any of the circumstances mentioned in Clause 4.1 above, occur, the Company will not be liable for any consequences on the Bonus cancellation, including, but not limited to, order(s) closure by Stop Out.
- 4.3. If the Company suspects or has reason to believe that a Client has more than one account under this Loyalty Program, then the Company reserves the right, at its absolute discretion and without obtaining the Client's consent to remove the *HFM Trading Rewards* loyalty program from the Client's account with immediate effect.

- 4.4. The Client acknowledges that Forex and CFDs are leveraged products which involve a high level of risk. When trading in such products, it is possible for Clients to lose all of their invested capital. These products may not be suitable for everyone and Clients should ensure that they understand the risks involved. Clients should seek independent advice if necessary.
- 4.5. This Agreement as well as any additional agreement hereto (both present and future) are made in English. Any other language translation is provided as a convenience only. In the case of any inconsistency or discrepancy between original English texts and their translation into any other language, as the case may be, original English versions shall prevail.
- 4.6. The Company reserves the right, at its absolute discretion, to unilaterally modify or terminate this Loyalty Program or any of the Terms and Conditions included herein, at any time, without obtaining the Client's consent.

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