

Terms & Conditions
governing OANDA Australia Pty Ltd's
Shares CFDs - 90 Days 0% Commission

The following terms and conditions shall apply to OANDA Australia Pty Ltd ("**OAU**") Shares CFDs - 90 Days 0% Commission ("**Program**").

By participating in the Program, each participant agrees to observe and be bound by these terms and conditions and any relevant policy issued by OAU from time to time. OAU reserves its absolute rights to revise and amend these terms and conditions from time to time without prior notice. In case of disputes, the interpretations and decisions of OAU shall be final and binding on all participants. No correspondence will be entertained.

1. Eligibility and Program Period

1.1. The Program is open to new and existing clients who opened an OANDA One account between 28th Oct 2025 - 31st Mar 2026. This is subject to OAU's account requirements and must meet the approval criteria set out in 1.2 in order to qualify for this Program.

1.2. In addition to 1.1, this Program is only valid for "Eligible Customers", defined as:

- a. Existing clients who have an account with OANDA; or
- b. New clients who opened a new OANDA One account between 28th Oct 2025 - 31st Mar 2026; and
- c. Who is an individual and not an entity.

1.3. This Program is only available to Australia residents. Any emails received by non-Australia residents should be considered to have been sent in error and do not render the client eligible for the Program.

1.4. OAU does not allow Eligible Customers to open multiple accounts. In the event the Eligible Customer does open multiple accounts, only the first account opened in the eligibility period defined in clause 1.1 will be eligible for the Program.

1.5. Employees of OAU and their immediate family members shall not be eligible to participate in the Program. In addition, employees of any partners and agencies (including, without limitation, any external auditor(s) and advertising agencies) who are directly involved in the organisation or conduct of the Program as determined by OAU shall not be eligible to participate in the Program.

1.6. Anyone who meets the criteria above shall be deemed an Eligible Customer. Without prejudice to the generality of clause 1 above, OAU shall have the sole discretion to determine eligibility under these Program terms. Eligible Customers should read these terms carefully and reacquaint themselves with Our Terms.

2. Mechanics of the Program

2.1. In order to qualify for the Program, the Eligible Customer must meet the following criteria:

- a. Not be an existing customer of any other OANDA division apart from OAU;
- b. The account with OAU is not closed or terminated during the eligible period defined in clause 1.1;
- c. Trade orders are to be placed through the OANDA One account in Shares CFDs within the 90 days period, commencing from the OANDA One account creation date;
- d. OANDA One account must be created between 28th Oct 2025 - 31st Mar 2026;
- e. Each client can trade Shares CFDs for 0% commission up to specified limits in Table 1 below for a period of 90 days from the date of opening an OANDA One account;
- f. Commission fees for trading Shares CFDs will be charged for each trade. These commission fees will be reimbursed in full and up to specified limits in Table 1 below as a credit to your trading account on a monthly basis, by the 10th business day of each month;
- g. There are 2 Tiers available for commission reimbursement, each with its specified limits described in the Table 1 below:

Table 1.

Tier	Account Type	Shares CFDs 0% Commission USD Notional Volume (max)
1	Standard	\$1,000,000
2	Premium or Professional	\$1,500,000

- h. Your Tier is determined at the time of opening the OANDA One account.
- i. You can verify your Account Type by mailing us at sales-anz@oanda.com

2.2. Notional Volume in Shares CFDs is accumulated during the 90-day period.

2.3. When an Eligible Customer's Notional Volume traded in Shares CFDs reaches the limit described in the Table 1 above, then the Eligible Customer will stop receiving reimbursement on commission fees for Shares CFDs traded, and begin to incur the regular Shares CFDs Commission Fees as presented in <https://join.oanda.com/au-en/international-shares-cfds/>.

2.4. Each Eligible Customer will be entitled to only one tier of 0% Commission Notional Volume across the Shares CFDs.

2.5. No alternatives; the Program is non-transferable and cannot be reassigned or substituted with any alternative.

2.6. This Program is subject to withdrawal or change without notice.

2.7. If any restrictions apply to your account, the account will not qualify for the Program until the restrictions have been lifted. The account will not qualify for the Program if your account is closed for any reason during the Program period.

3. General

3.1. By participating in this Program, you consent to OAU using such information and contacting you for the marketing efforts of OAU and/or its sponsor(s). If you wish to participate in any of our publicity events in Australia, you agree that it shall be done at your own expense. You further consent to the public disclosure of any statement, comment or quotation that you may give, and the reproduction, adaptation and translation into any language and publication of the same by OAU.

3.2. The Program is subject to, and contingent upon, your compliance with these terms and the terms of business. In addition to any other rights and remedies we may have, any breach or suspected breach of these terms and/or the terms of business will entitle us to stop the 0% Commission Shares CFDs Program immediately and without prior written notice, and/or reclaim Fees previously voided pursuant to these terms.

3.3. Any dispute or situation not covered by these Terms and Conditions will be resolved by our management in a manner it deems to be fairest to all concerned and that decision shall be final and binding on all parties. We reserve the right to refuse to award the Program to any person in terms of this Program if such person, in our sole opinion, abuses the spirit or intention of the Program, or if we have reasonable belief that the Program is being abused in any way (including any form of manipulation of transactions). Further, where any of these Terms and Conditions are breached or there is any reason to suspect a participant (including a Qualifying Participant) has acted fraudulently or obtained an unfair or unintended advantage pursuant to the Program, we reserve the right to stop or withdraw the Program.

3.4. If OAU subsequently discovers that the individual is in fact not eligible to participate in the Program, OAU may at its discretion reverse any preferential commission fees structure. No individual shall be entitled to any payment or compensation from OAU should any Program be forfeited or reclaimed.

3.5. OAU shall not be liable to any account holder or any other persons for any loss or damage arising in connection with the Program, including without limitation, any error in computing any chances, any breakdown or malfunctions in any computer system or equipment. Without prejudice to the generality of the foregoing, OAU assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage- due mail.

3.6. The decision of OAU on all matters relating to the Program shall be final and binding on all participants and any other persons, including, without limitation, any decision to cancel or suspend the Program. No correspondence(s) will be entertained.

3.7. OAU may at any time at its sole and absolute discretion, without notice or assigning any reason, therefore, terminate this Program, delete, vary, supplement, amend or modify



any one or more of these terms and conditions in such manner as OAU shall think fit,

including without limitation, the eligibility of any customer, the bases and methods of identification of winners and any dates in connection with the Program and the qualifying period. OAU shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.

OANDA Australia Pty Ltd is regulated by the Australian Securities and Investments Commission ASIC (ABN 26 152 088 349, AFSL No. 412981) and is the issuer of the products and/or services on this website. It's important for you to consider the current Financial Service Guide (FSG), Product Disclosure Statement ('PDS'), Target Market Determination Policy, Account Terms and any other relevant OANDA documents before making any financial investment decisions. Leveraged products are complex financial products and come with a high risk of losing money. 75% of retail client accounts lose money trading CFDs with this provider. You do not own or have any rights to the underlying assets when trading CFDs.

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