OANDA Asia Pacific Pte Ltd's Refer A Friend Terms

The following terms and conditions shall apply to OANDA Asia Pacific Pte Ltd ("**OAP**") Refer A Friend **("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 OAP from time to time. OAP 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 OAP 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 all existing OANDA account holders who refer a friend to register for a new OANDA Account with OAP. All accounts are subjected to OAP's new account requirements and must meet the approval criteria in order to be eligible for this Program.

1.2. The Program is open from 1 July 2026 and remains open until further notice by OAP at its sole discretion.

1.3. This Program is only valid for "Eligible Clients" defined as:

a. A client who currently has a live account with OAP
b. The client is an individual and not an entity

1.4. This Program is only valid for new OAP account applications. OANDA does not allow clients to open multiple accounts. In the event that multiple accounts are opened, only the first account opened will be eligible for the Program.

1.5. Employees of OANDA 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 OAP shall not be eligible to participate in the Program.

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

2. Mechanics of the Program

2.1. The Program is only applicable to Eligible Clients who meet the criteria in clause 1.2 and refer a friend who is a New Client.

2.2. The prospective New Client must opt in through a dedicated landing page at https://www.oanda.com/sg-en/trading/refer-a-friend/ to provide the following information for purpose of this Program:

a. Prospective New Client's full legal name
b. Prospective New Client's contact number
c. Prospective New Client's email address
d. Existing Client's (referrer) email address

2.3. The prospective New Client must meet the following criteria:

a. Not be an existing client of any other OANDA division or have previously held an open or dormant account with OANDA.

b. Not a member of the same household as the Eligible Client.

c. Not a joint account holder or have a power of attorney arrangement with the Eligible Client.

d. Successfully apply for and be approved for an OANDA account with OAP, and:

i. Meets the minimum deposit requirement within the first 60 days from the first deposit ("**Initial 60 days Deposit**") amount in accordance with the bonus tier table in their new OANDA account.

ii. Has no withdrawals within the first 60 days of the first fund date.

iii. Fulfils the trade requirements in accordance to the bonus tier table within 60 days from the first fund date.

Bonus Tier Table

Tiers	Initial 60 days Deposit Requirement (SGD)	Trade Volume Requirement within 60 days of funding (USD)	New Client Bonus (SGD)	Existing Client Bonus (SGD)
1	1,000 to 9,999.99	5 qualifying trades	88	88
2		200,000		128
3	10,000 to 49,999.99	10,000,000		888
4	50,000 & above	50,000,000		1,288

*A 'qualifying trade' has a minimum trade size of USD10,000 or equivalent of any product

2.4. Eligible Clients may refer up to no more than five (5) referrals for this Program. In the event of more than 5 referrals, the first 5 new clients who fulfill the criteria will be eligible for the bonus. If more than 5 new clients fulfil the trade volume requirement within the same month, the first 5 new clients who fund the account will be eligible for the bonus.

2.5. For each New Client that satisfies the conditions in clause 2.3, up to a maximum of five (5), the Eligible and New Client will receive a bonus in accordance with the Bonus Tier Table to their OANDA trading account in the following month upon reaching 60 days from the New Client's first funding date.

2.6. The bonus payment to the Eligible & New Client is a one-time payment for participating in this Program and can be combined with our existing acquisition campaign the New Client might be eligible for.

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

2.8. The bonus can be used for trading or withdrawn.

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

2.10. If any restrictions apply to your account, the account will not qualify for the bonus until the restrictions have been lifted. The account will not qualify for the bonus if your account is closed for any reason prior to a bonus being paid.

2.11. By choosing to opt-in, you confirm that you agree to the terms and conditions.

3. General

3.1. By participating in this Program, you consent to OAP using such information and contacting you for the marketing efforts of OAP and/or its sponsor(s). If you wish to participate in any of our publicity events in Singapore, 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 OAP.

3.2. The Bonus 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 paying the Bonus immediately and without prior written notice, and/or reclaim payments previously paid 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 Bonus under the Program if we have reasonable belief that the Program is being abused in any way. Further, where any of these Terms and Conditions are breached or there is any reason to suspect a participant (including an Eligible Client) 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 OAP subsequently discovers that the individual is in fact not eligible to participate in the Program, OAP may at its discretion reverse any preferential pricing or credit. No individual shall be entitled to any payment or compensation from OAP should any bonus be forfeited or reclaimed.

3.5. OAP 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, OAP assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage due mail.

3.6. The decision of OAP on all matters relating to the bonus 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. OAP 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 OAP shall think fit, including without limitation, the eligibility of any client, the bases and methods of identification of winners and any dates in connection with the Program and the eligibility period. OAP 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.