2026 OANDA BONUS PROMOTION TERMS & CONDITIONS

These terms and conditions shall apply to the 2026 OANDA Bonus Promotion (the "**Promotion**") which is offered to certain account holders (specified in paragraph 1.1) of OANDA Corporation, a Delaware corporation having its principal place of business in New York, NY, and of OANDA (Canada) Corporation ULC, incorporated in Alberta with its principal place of business in Toronto, Canada (together, "**OANDA**").

By participating in the Promotion, each participant agrees to observe and be bound by these terms and conditions and the general terms of business (including supplemental terms) that apply to their account (collectively, the "**Terms of Business**"), as well as by any relevant policy issued by OANDA from time to time (together with the Terms of Business, the "**Promotion Terms**"). OANDA reserves its absolute right to revise and amend these Promotion Terms without prior notice. In case of disputes, the interpretations and decisions of OANDA shall be final and binding on all participants.

1. **Eligibility**
   1.1 The Promotion is offered by OANDA Corporation and OANDA (Canada) Corporation ULC and is open to account holders of either of these two entities and certain existing account holders of either of these two entities who start an application for an OANDA account after January 1, 2026 and have not funded or traded prior to the Promotion Start Date, as well as clients who receive an email invite to participate in the Promotion; customers of any other entity directly or indirectly controlling, controlled by, or under direct or indirect common control with OANDA (such entities, "**OANDA Group Affiliates**") are not eligible. OANDA has the sole discretion as to which existing account holders will receive such email invite.
   1.2 Employees of OANDA and OANDA's affiliates and their immediate family members shall not be eligible to participate in the Promotion. In addition, employees of any partners and agencies (including, without limitation, any external auditor(s) and advertising agencies) who are directly involved in the organization or conduct of the Promotion shall not be eligible to participate in the Promotion. This Promotion is also not open to employees of any other company engaged in direct competition with OANDA.
   1.3 This Promotion is a stand-alone offer and cannot be used in conjunction with any other promotion or bonus or similar offering of OANDA.
   1.4 The Promotion is limited to one account per household and no multiple entries will be permitted. Multiple accounts from the same household will not be eligible for the Promotion. Any account holder who previously received a bonus or won a similar promotion from OANDA will not be eligible for the Promotion.
   1.5 Joint accounts or accounts that have a power of attorney in force authorizing one or more third parties to trade on an account holder's behalf are not eligible for the Promotion.
   1.6 Only natural persons over eighteen (18) years of age and with full legal capacity are eligible for this Promotion.
   1.7 All eligibility requirements set forth under this paragraph 1 shall be subject to review by OANDA and any determination shall be made by OANDA in its sole discretion.

2. **Promotion Timing.** The Promotion begins on August 1, 2026 at 9:00 a.m. New York time (the "**Promotion Start Date**") and ends on October 31, 2026 at 5:00 p.m. New York time (the "**Promotion End Date**"). OANDA's system of trade stamping is the official method for determining timing of the period from Promotion Start Date to Promotion End Date (the "**Promotion Period**").

3. **Entry Requirements**

3.1 To qualify for the Promotion, account holders determined by OANDA to be eligible under paragraph 1 must complete all of the tasks listed below

a) during the Promotion Period:

i) register through https://join.oanda.com/us-en/first-place-usa-bonus/ or https://hub.oanda.com/ or https://join.oanda.com/ca-en/bonus/ or a website sponsored by an introducing broker or marketing partner of OANDA's with an email address associated with a live OANDA account with either OANDA Corporation or OANDA (Canada) Corporation ULC;

b) Within 90 days of registering for the Promotion:

i) deposit an Initial Deposit Amount of at least the minimum amount for either the Tier 1, Tier 2 or Tier 3 Promotion Entry Level (as set forth in paragraph 4.1, Table A) and maintain such amount in their account for at least sixty (60) days from the date of deposit; and

ii) meet the Minimum Notional Trade Volume Requirements (set forth in paragraph 3.1(c));

c) The Minimum Notional Trade Volume Requirements are as follows: One or more trades (subject to potential risk of loss) must be executed by the account holder in an amount of at least the Minimum Notional Trade Volume for either the Tier 1, Tier 2 or Tier 3 Promotion Entry Level (as set forth in paragraph 4.1, Table A) within ninety (90) days of registering for the Promotion.

3.2 An account holder who meets the requirements of paragraph 3.1 shall be deemed a "**Qualifying Applicant**".

QUALIFYING APPLICANTS SHOULD READ THESE PROMOTION TERMS CAREFULLY, INCLUDING THE TERMS OF BUSINESS APPLICABLE TO THEIR ACCOUNT, PRIOR TO ACCEPTING ANY BONUS (AS SET FORTH IN PARAGRAPH 4).

3.3 OANDA expects that all entrants will participate in its bonuses and promotional offerings fairly so that our other customers may also enjoy OANDA's services. Therefore, this Promotion is subject to a fair use policy and consequently OANDA has the right to withhold the benefits of the Promotion if it has reasonable belief that there has been unfair or abusive conduct in breach of the Promotion Terms. Examples of conduct that will be considered unfair or abusive include, without limitation:

a) cooperation, collusion or organization of trades from the same source;

b) using minimal stop-loss or take-profit levels for the sole purpose of meeting the Minimum Notional Trade Volume Requirements;

c) concealing one's country of residence in order to access a promotion or bonus that is not available in the entrant's country of residence; and

d) any sharing of this Promotion via email, social media, etc. with unintended recipients outside of authorized promotional distribution channels.

3.4 All determinations under this paragraph 3 shall be made by OANDA in its sole discretion.

4. Mechanics of the Promotion

4.1 Qualifying Applicants will be eligible to receive a bonus (a " **Bonus**") based on meeting the Minimum Notional Trade Volume as set forth below. All amounts are in USD unless otherwise specified:

Table A – **Bonus**:

Promotion Entry Level	Initial Deposit Amount (USD or CAD)*	Minimum Notional Trade Volume (USD)**	Bonus (USD or CAD)*
Tier 1	$1,500.00 to $9,999.99	$1,000,000.00	$ 500.00
Tier 2	$10,000.00 to $49,999.99	$10,000,000.00	$5,000.00
Tier 3	$50,000.00 or more	$100,000,000.00	$ 25,000.00

*Customers of OANDA (Cananda) Corporation ULC who deposit in CAD will receive a Bonus denominated in CAD.
**Normal trading fees will apply. See https://www.oanda.com/us-en/trading/historical-spreads/, for Canadian clients see: https://www.oanda.com/ca-en/tools/historical-spreads/ and https://www.oanda.com/us-en/trading/financing-fees/, for Canadian clients :https://www.oanda.com/ca-en/trading/financing-costs/. For our current margin rates and margin requirements, please visit https://www.oanda.com/us-en/trading/spreads-margin/ and for Canadian clients : https://www.oanda.com/ca-en/trading/spreads-margin/ .

Please note: To qualify for the $25,000 bonus with a $50,000 deposit, based upon the notional trade volume of EUR/USD, a total number of 45 roundtrip 10 lot (or 1 million units) trades would need to take place in order to meet the minimum required within 90 days after registration for this Promotion. Be advised that a spread is charged on each trade. Different currency pairs will have different notional values and may require more or fewer trades to qualify.

4.2 Trades must be made in specified currency pairs offered by OANDA and, for purposes of determining the Minimum Notional Trade Volume, different currency pairs will have different notional values. For example, one (1) lot (i.e., 100,000 units) of EUR/USD will have a notional value of approximately USD 117,000 to open and approximately USD 117,000 to close; thus, a "roundtrip" of one (1) lot of EUR/USD will have a notional trade volume of approximately USD 234,000. Note: The value of the trade is determined by the exchange rate between the base currency of a currency pair and the nominated currency of the Qualifying Applicant's OANDA account.

4.3 The Bonus corresponding to the Qualifying Applicant's Promotion Entry Level will be credited to the Qualifying Applicant's OANDA account sixty (60) days after the all requirements set forth in paragraph 3.1 are met. Thereafter, the Bonus may immediately be used for trading or withdrawn from the Qualifying Applicant's OANDA account. Standard withdrawal processing time will apply (see https://www.oanda.com/us-en/trading/funding-and-withdrawals/ or for Canadian clients: https://www.oanda.com/ca-en/account-support/deposits-and-withdrawals/).

4.4 The Bonus is non-transferable, and no cash alternative is available. No transfer, assignment or substitution of the Bonus by Qualifying Applicants is permitted.

4.5 If any restrictions apply to the Qualifying Applicant's OANDA account, the Qualifying Applicant will not receive a Bonus until the restrictions have been lifted.

4.6 The Qualifying Applicant's account must remain open and in good standing in order for a Bonus to be credited.

4.7 OANDA will not be liable for any losses that may be incurred as a result of trading, including trading with any amount credited as a Bonus.

5. General

5.1 This Promotion is solely for personal purposes and commercial use is strictly prohibited. The Promotion registration page on any designated website is intended for eligible customers of OANDA and should not be published or distributed publicly.

5.2 By submitting their details and particulars for this Promotion, Qualifying Applicants consent to OANDA using such information and contacting them for the marketing efforts of OANDA and/or its sponsor(s). Qualifying Applicants must inform OANDA if they do not wish to receive such information by contacting OANDA's Customer Service Team.

5.3 OANDA reserves the right, in its sole discretion and at any time without notice or assigning any reason therefor, to make the Bonus payment in the same currency as the Qualifying Applicant used to fund their account.

5.4 OANDA reserves the right to review a Qualifying Applicant's eligibility to participate in the Promotion (see paragraph 1.7). If OANDA determines, in its sole discretion, that the Qualifying Applicant has breached the Promotion Terms, OANDA may reverse any Bonus credited to the Qualifying Applicant's account. In such cases, a Qualifying Applicant shall not be entitled to any payment or compensation from OANDA for any Bonus that has been forfeited or reclaimed under this paragraph 5.4.

5.5 In the event that any funds used to meet the Minimum Notional Trade Volume are cancelled, clawed or charged back, returned from the bank for insufficient funds, fraud, or any other reason, the Qualifying Applicant will become ineligible for a Bonus. In such cases, OANDA has the right to reclaim and remove any Bonus deposited to a Qualifying Applicant's account under this Promotion. OANDA reserves the right in its sole discretion to disqualify any individual that tampers or attempts to tamper with the entry process, the operation of the Promotion, or breaches the Promotion Terms, including any applicable account Terms of Business.

5.6 OANDA shall not be liable to any account holder or any other persons for any loss, taxes or damages arising in connection with the Promotion, including without limitation, any error, technical malfunction of the internet or OANDA's trading platform, or any breakdown or malfunctions in any computer system, mobile application, downloadable software, or equipment including that of a Qualifying Applicant.

5.7 The decision of OANDA on all matters relating to the Promotion shall be final and binding on all participants and any other persons.

5.8 OANDA reserves the right to cancel, revoke or withdraw the Promotion at any time in case of any suspected abuse of the Promotion by a participant.

5.9 OANDA may at any time and in its sole discretion, without notice or assigning any reason therefor, cancel, terminate, or suspend this Promotion, or delete, vary, supplement, amend, restrict, withdraw or modify any one or more of these Promotion Terms in such manner as OANDA thinks fit, including without limitation, the eligibility of any customer, the bases and methods of identification of Qualifying Applicants and any dates in connection with the Promotion and the time period of the Promotion. Modifications and/or exceptions to these Promotion Terms are in OANDA's sole discretion. OANDA is the sole arbiter of these Promotion Terms and any other issue arising under this Promotion. OANDA shall not, to the extent permitted by law, be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of this Promotion and these Promotion Terms.

5.10 Any dispute or situation not covered by these Promotion Terms will be resolved by OANDA's management in a manner it deems fair to all concerned, and that decision shall be final and binding on all parties.

5.11 This Promotion will be governed by the laws of the jurisdiction of the OANDA entity with which the Qualifying Applicant's account was opened (i.e., for accounts opened with OANDA Corporation, the Promotion is governed by the laws of the State of New York and for accounts opened with OANDA (Canada) Corporation ULC, the Promotion is governed by the laws of Canada and/or Ontario as applicable).

5.12 If any term of these Promotion Terms is found to be illegal, invalid or unenforceable under any applicable law, such term shall, insofar as it is severable from the remaining terms, be deemed removed.

5.13 If these Promotion Terms are translated into a language other than English, then the English version of the Promotion Terms shall prevail where there is any inconsistency.

5.14 Each Qualifying Applicant who successfully takes part in this Promotion is responsible for any and all taxes payable as a result of the Bonus deposited to their account, and therefore all Qualifying Applicants should consult their tax advisers concerning the reporting of Bonus payments.

Risk Warning: Leveraged trading in foreign currency contracts or other off-exchange products on margin carries a high level of risk and may not be suitable for everyone. We advise you to carefully consider whether trading is appropriate for you in light of your personal circumstances. You may lose more than you invest. Information on this website is general in nature. We recommend that you seek independent financial advice and ensure you fully understand the risks involved before trading. Trading through an online platform carries additional risks. Refer to our website's legal section at: https://www.oanda.com/us-en/legal/ and for our Canadian division : https://www.oanda.com/ca-en/legal/

OANDA Corporation is a registered Futures Commission Merchant and Retail Foreign Exchange Dealer with the Commodity Futures Trading Commission and is a member of the National Futures Association, No: 0325821.

OANDA (Canada) Corporation ULC is regulated by the Canadian Investment Regulatory Organization (CIRO).