

"ETF 0% 3rd edition" Promotion Terms and Conditions

These terms and conditions apply as of: 1 July 2026

§1 General Provisions

1. These terms and conditions ("**Terms**") set out the rules governing the organisation of and participation in the "ETF 0% 3rd edition" promotion ("**Promotion**").
2. The Promotion is organized by OANDA TMS Brokers S.A., headquartered in Warsaw at Rondo Daszyńskiego 1, 00-843 Warszawa, Poland. The company is registered in the National Court Register (KRS) kept by the District Court for the Capital City of Warsaw, XIII Commercial Division, under number 0000204776. It has a fully paid-up share capital of PLN 3,537,560, REGON number 015715078, NIP (Tax Identification Number) 526-27-59-131, and qualifies as a large enterprise under the Act on Counteracting Excessive Delays in Commercial Transactions ("**Organizer**").
3. The Promotion aims to encourage the Organizer's Clients to trade ETF (Exchange-Traded Fund) financial instruments.
4. The Promotion runs from 1 July 2026, to 30 June 2027 ("**Promotion Period**").
5. These Terms form the basis for the Promotion and define the rights and obligations of both Participants and the Organizer.
6. For matters not covered by these Terms, the provisions of the Organizer's *Terms and Conditions governing the provision of services of execution of orders by OANDA TMS Brokers S.A., as well as maintaining cash accounts and registers, and foreign exchange* ("**Brokerage Services Terms and Conditions**") and the Organizer's applicable Table of Fees and Commissions shall apply.

§2 Promotion Participants

1. Eligible Participants ("**Participants**") are Clients of the Organizer who, during the Promotion Period, hold an active Stocks service variant Account ("**Account**") maintained under the Brokerage Services Terms and Conditions by the Organizer, and who have submitted all legally required declarations necessary for investing in ETFs.
2. Participation in the Promotion is voluntary and requires no separate enrolment. Utilizing the promotional benefits constitutes acceptance of these Terms.

§3 Promotion Rules

1. Under the Promotion, the Organizer's commission rate for buying or selling ETF financial instruments is reduced to 0% (zero percent).
2. **The promotional 0% commission rate applies only to the first 10 (ten) transactions in ETF financial instruments executed and settled in a Participant's Account within any single calendar month (Polish time) during the Promotion Period, and up to cumulative value of all such transactions of EUR 200,000 (two hundred thousand euros). For calculating this limit, the value of buy and sell transactions are tracked separately and then aggregated.**
3. **The 10-transaction limit under the Promotion applies per Account held by the Participant. Consequently, if a Participant holds multiple Accounts, they may benefit from this promotion on each Account individually.**

4. **The sequence of transactions is determined by their execution time within the relevant Account.**
5. **The value of a transaction, for the purpose of calculating the EUR 200,000 limit, is verified upon execution, based on the final execution price.**
6. For ETFs denominated in currencies other than EUR, the calculation towards the EUR 200,000 limit will use the relevant exchange rate between (1) the currency in which the ETF is listed and (2) EUR, available in the trading system, at the moment of transaction execution.
7. **Once the limit of 10 transactions or the cumulative transaction value of EUR 200,000 for ETFs is exceeded on a specific Account within the Promotion Period, the Organizer will charge commission on the eleventh and all subsequent ETF transactions (buy or sell) on that Account, or on the portion of any transaction value that exceeds the EUR 200,000 limit, at the standard rates specified in the Organizer's applicable Table of Fees and Commissions.**
8. This Promotion applies only to the Organizer's brokerage commission on trade execution. Any other applicable charges, such as third-party fees, taxes (e.g., Financial Transaction Tax - FTT in relevant jurisdictions), currency conversion costs, or inherent ETF costs (e.g., fund management fees), are not a subject of this Promotion and will be applied according to the applicable TFC and the regulations of the specific financial instrument or market.

§4 Complaints

1. Any complaints concerning the Promotion's administration should be submitted by Participants following the procedures outlined in the Brokerage Services Terms and Conditions.
2. The Organizer will handle complaints according to the timelines and procedures specified in the Brokerage Services Terms and Conditions.

§5 Final Provisions

1. Participation in the Promotion constitutes the Participant's acceptance of these Terms.
2. The Organizer reserves the right to amend these Terms or cancel the Promotion, subject to providing prior notice to Participants via a durable medium, in accordance with the procedures governing amendments to the Brokerage Services Terms and Conditions (§66 thereof) and termination of the framework agreement (§70 and §71 thereof), respectively.
3. The Organizer may extend this Promotion without prior notification to Participants.
4. These Terms are available on the Organizer's website and at its office.