

2026 OANDA WELCOME BONUS PROMOTION TERMS & CONDITIONS

These terms and conditions shall apply to the 2026 OANDA Welcome Bonus Promotion (the “**Promotion**”) which is offered to new account holders and certain existing account holders of OANDA Asia Pacific Pte Ltd (“OAP”).

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 OAP and is only open to new and existing account holders who have registered for an OAP account, which is ready for funding, and have not previously traded with us in any accounts. 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.
- 1.2 Employees of OAP 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 OAP.
- 1.3 This Promotion is a stand-alone offer and cannot be used in conjunction with the Premium Accounts Program or any other rebate, commission reduction, promotion or similar offering of OAP.
- 1.4 The Promotion is limited to one account per household and no multiple entries will be permitted. Multiple accounts from the same household, including any household member who previously received a welcome bonus or similar promotion from OAP, will be barred from 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 April 1st, 2026 at 5:00 a.m. Singapore time (the “**Promotion Start Date**”) and ends on July 1st, 2026 at 5:00 a.m. Singapore 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 OAP to be eligible under paragraph 1 must complete all of the tasks listed below during the Promotion Period (defined in paragraph 2):

- a) register through a dedicated landing page <https://join.oanda.com/sg-en/get-more/>
- b) meet the minimum Initial 60 days Net Deposit Amount requirements (as set forth in paragraph 4.1); and
- c) meet the Minimum Notional Trade Volume Requirements (set forth in paragraph 3.2) within sixty (60) days from the Initial trade date after opting into the Promotion from the landing page.

3.2 Trading requirements:

The Minimum Notional Trade Volume Requirements are as follows: 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 Tiers of Promotion Entry Level (as set forth in paragraph 4.1 Table A) within sixty (60) days of the first trade date after registering for the Promotion.

3.3 An account holder who meets the requirements of paragraphs 3.1 and 3.2 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 WELCOME BONUS (AS SET FORTH IN PARAGRAPH 4).

3.4 OAP expects that all entrants will participate in its bonuses and promotional offerings fairly so that our other customers may also enjoy OAP’s services. Therefore, this Promotion is subject to a fair use policy and consequently OAP 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) co-operation, 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 set forth in paragraph 3.2;
- c) obviating the eligibility requirements of paragraph 1;
- d) 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
- e) any sharing of this Promotion via email, social media etc. with unintended recipients outside of authorized promotional distribution channels.

3.5 All determinations under this paragraph 3 shall be made by OAP in its sole discretion.

4. Mechanics of the Promotion

- 4.1 Qualifying Applicants will be eligible to receive a bonus (a “Welcome Bonus”) based on their Initial 60 days Net Deposit Amount and meeting the Minimum Notional 60 days Trade Volume Requirement corresponding to the Promotion Entry Level as set forth below:

Table A – Welcome Bonus:

| Promotion Entry Level | Minimum Initial 60 days Net Deposit Amount (SGD) | Minimum Notional 60 days Trade Volume (USD) | Eligible Bonus (SGD) | Maximum Bonus Up To (SGD) |
|-----------------------|--|---|---|---------------------------|
| 1 | \$1,000 to \$9,999.99 | \$100,000 | Net realized profit or loss of the first and the following calendar month from the first trade date after opting in via the landing page, up to the maximum bonus of the respective tiers | \$288 |
| 2 | \$10,000 to \$49,999.99 | \$10,000,000 | | \$2,888 |
| 3 | \$50,000 to \$99,999.99 | \$50,000,000 | | \$8,888 |
| 4 | \$100,000+ | \$100,000,000 | | \$16,888 |

- 4.2 Trades can be made in any instruments offered by OAP and, for purposes of determining the Minimum Notional 60 days Trade Volume, different instruments will have different notional values. For example, one (1) lot (i.e., 100,000 units) of EUR/USD priced at 1.1700 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 notional value of the trade is determined in the USD currency.
- 4.3 The Bonus amount for the respective tiers will be determined by the customer’s net realized profit or loss of the first and the following calendar month from the first trade date after opting in via the landing page. The Bonus amount will be the lesser of (i) the customer’s net realized profit or loss of the first and the following calendar month from the first trade date after opting in via the landing page or (ii) the Maximum Bonus specified in Table A under paragraph 4.1 for the respective tier.

Example 1 of Bonus amount:

Customer registers for the Promotion on April 1, 2026

Customer deposits: \$10,000 SGD

Customer opens and closes 50 trades for 1 lot of USD/SGD (1 lot is equal to 100,000 units on the OANDA website, mobile app and/or on TradingView)

Customer meets the volume requirement in May, 2026 by trading notional volume of USD 10,000,000 (50* 1 lot trade or 100,000 units to open + 50* 1 lot trade or 100,000 units to close).

The realized loss of the first calendar month is \$3,000 SGD from the first trade date after opting in via the landing page, and the realized profit of the following calendar month is \$1,500 SGD.

4.4 Net realized profit or loss: - 3,000 SGD + 1,500 SGD = - 1,500 SGD

The Welcome Bonus would be \$1,500 SGD

Example 2 of Bonus amount:

Customer registers for the Promotion on June 1, 2026

Customer deposits: \$100,000 SGD

Customer opens and closes 2,000 trades of 1 contract of US Nas 100, assuming an aggregate market price of 25,000.

Customer meets the volume requirement in July 2026 by trading notional volume of USD 100,000,000 ((2,000* 25,000 to open) + (2,000* 25,000 to close)).

The realized profit of the first calendar month is \$8,000 SGD from the first trade date after opting in via the landing page, and the realized profit of the following calendar month is \$12,000 SGD.

Net realized profit or loss: 8,000 SGD + 12,000 SGD = 20,000 SGD

The Welcome Bonus would be \$16,888 SGD

- 4.5 The Welcome Bonus corresponding to the Qualifying Applicant's Promotion Entry Level will be credited to the Qualifying Applicant's OAP account sixty (60) days after the requirements set forth in paragraph 3.2 are met. Thereafter, the Welcome Bonus may be used for trading or withdrawn from the Qualifying Applicant's OANDA account.
- 4.6 Only one Welcome Bonus will be given to the Qualifying Applicant. Following payment of a Welcome Bonus, a Qualifying Applicant will not be eligible to receive any further payments in respect of this Promotion. The Welcome Bonus is non-transferable, and no cash alternative is available. No transfer, assignment or substitution of the Welcome Bonus by Qualifying Applicants is permitted.
- 4.7 If any restrictions apply to the Qualifying Applicant's OAP account, the Qualifying Applicant will not receive a Welcome Bonus until the restrictions have been lifted.
- 4.8 The Qualifying Applicant's account must remain open in order for a Welcome Bonus to be credited.
- 4.9 OAP will not be liable for any losses that may be incurred as a result of trading including trading with any amount credited as a Welcome Bonus.

5. General

- 5.1 This Promotion is solely for personal purposes and any non-commercial use is strictly prohibited. The Promotion registration page on any designated website is intended for eligible customers of OAP and should not be published or distributed publicly.
- 5.2 By submitting their details and particulars for this Promotion, Qualifying Applicants consent to OAP using such information and contacting them for the marketing efforts of OAP. Qualifying Applicants must inform OAP if they do not wish to receive such information by contacting OAP's Customer Service Team.
- 5.3 OAP reserves the right, at its sole discretion and at any time without notice or assigning any reason therefore, to make the Welcome Bonus payment in the same currency as the Qualifying Applicant used to fund their Initial Deposit Amount.
- 5.4 OAP reserves the right to review a Qualifying Applicant's eligibility to participate in the Promotion (see paragraph 1.7). If OAP determines, in its sole discretion, that the

Qualifying Applicant has breached the Promotion Terms, OAP may reverse any Welcome Bonus credited to the Qualifying Applicant's account. In such cases, a Qualifying Applicant shall not be entitled to any payment or compensation from OAP for any Welcome Bonus that has been forfeited or reclaimed under this paragraph 5.4.

- 5.5 In the event that any of the Initial Deposit Amount funds 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 Welcome Bonus. In such cases, OAP has the right to reclaim and remove any Welcome Bonus deposited to a Qualifying Applicant's account under this Promotion. OAP reserves the right at 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 OAP 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 OAP'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 OAP on all matters relating to the Promotion shall be final and binding on all participants and any other persons, including, without limitation, any decision to cancel or suspend the Promotion and thereafter no correspondence(s) will be entered into.
- 5.8 OAP 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 OAP may at any time at its sole and absolute discretion, without notice or assigning any reason therefore, terminate this Promotion, or delete, vary, supplement, amend, restrict, withdraw or modify any one or more of these Promotion Terms in such manner as OAP 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 at OAP's sole and absolute discretion. OAP is the sole arbiter of these Promotion Terms and any other issue arising under this Promotion. OAP shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damages suffered by any person as a result of this Promotion and its Promotion Terms.
- 5.10 Any dispute or situation not covered by these Promotion Terms will be resolved by OAP's management in a manner it deems to be the fairest to all concerned, and that decision shall be final and binding on all parties. No correspondence(s) will be entered into.
- 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.
- 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 omitted.
- 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.

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