



XTB International Limited- “Ramadan Trading Competition” Terms & Conditions

1. The following terms are defined as set out herebelow and cannot be given any meaning different or modified for the purpose of interpretation of provisions herein

Account; a trading account that Client holds with XTB, which enables the Client to trade XTB’s products with his/he own funds using XTB’s trading platform;

Client; should be understood as a natural or legal person with whom XTB has entered into an agreement by accepting him as a real trading account holder in accordance with the OTC Regulations;

Minimum Requirements; requirement set out in point 3 of these Regulations that must be met by the Client in order to take part in the Ramadan Trading Competition and be eligible for the Prizes;

OTC Regulations; should be understood as "Regulations for the provision of services" of XTB International Ltd and all other documents and policies binding the Client;

Participant; it shall mean any Client of XTB who meets the Minimum Requirements set out in pt. 3 of these Regulations and has not opted out of the Promotion through a clearly stated e-mail to XTB Customer Support;

Prizes; should be understood as awards that can be issued to Participants in respect of the achieved position on the top traders leaderboard created according to the conditions listed in point 5 of these Regulations;

Promotion Period; should be understood as the period from 23rd of April 2020 until 23rd May 2020;

Promotion; should be understood as the “Ramadan Trading Competition” governed by the terms set out in these Regulations..

Referred Client; a new Client referred by a Participant during the Promotion Period;

Registered Address; current mailing address of the Client recorded in the Client Office;

Regulations; should be understood as the terms and conditions that govern this Promotion, together will all its **appendices**;

XTB; should be understood as XTB International Limited.

2. This Promotion starts on the 23rd April 2020 and finishes on 23rd May 2020.

3. Minimum Requirements:

- a) To be enrolled in this Promotion, Client must make a net deposit of at least \$1,000 between 9th April 2020 and 23rd May 2020. In addition, Client must trade at least 5 lots during the Promotion Period;

- b) Only Clients who are residents of the following countries can be enrolled in the Promotion: Saudi Arabia, United Arab Emirates, Oman, Jordan, Qatar, Bahrain, Kuwait and Lebanon;
All trading account types available in XTB offer are eligible for this Promotion.
- c) Where the minimum requirements are not met, the Client will not be eligible for this Promotion.
4. A Client can join the competition at any point during the Promotional Period.
5. The Prizes will be awarded based on the following criteria:
- a) Each Participant will be issued a score based on the net total pips gained on all instruments excluding transactions on Crypto CFDs, Stock CFDs, ETF CFDs.
- b) Participants with the highest scores will receive Prizes as follows:
- 1st prize - iPhone 11 Pro plus \$1000 + personal webinar with a trading professional;
 - 2nd prize - \$750 + personal webinar with a market expert;
 - 3rd prize - \$500 + personal webinar with a market expert;
 - 4th prize - \$200 + personal webinar with a market expert;
 - 5th prize - \$100 + personal webinar with a market expert.
- b1) If a situation arises in which it would be impractical for the market expert you choose to conduct the seminar, XTB will find another trading professional to conduct it instead, without undue delay.
- c) Each Participant is eligible for a pip bonus by referring new Clients to XTB who meet the Minimum Requirements. A Participant will be issued a score increase equivalent to 30 pips for each Referred Client. The Referred Client will be also issued a score increase equivalent to 30 pips to their performance. There is no maximum amount of Clients that can be referred as part of this Promotion. Participants should notify XTB about each new Client they refer during the Promotion Period at sales_int@xtb.com not later than on 23 May 2020.
6. The cash prize will be deposited to the Client's trading Account within a maximum period of 7 days after the end of the Promotion Period.
7. The webinar will take place on the date and time agreed between the Participant and Mr. Laidi, not later than 60 days after the end of Promotion Period. If the awarded Client fails to participate the webinar is forfeit
8. The iPhone 11 Pro will be dispatched to the Registered Address of the Client who won the Prize within 14 days past the end of the Promotion Period. Current Registered Address of the Participant needs to be supported with a proof of address, unless it has already been provided during the registration process.

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9. XTB can at any point, at its sole discretion and without warning or compensation:

- a) amend the Regulations of the Promotion
- b) remove a Client from this Promotion
- c) terminate this Promotion

10. The award of the Prizes shall be made by XTB at its sole discretion.

11. XTB may at its own discretion change the Prize values at any time.

12. XTB may at its own discretion amend or terminate this Promotion at any time.

13. The Participant acknowledges that investing in CFDs involves a high level of risk. The Promotion should not change the Participant's investment strategy, and in particular his level of risk aversion. Payment of Prizes should not form the basis of any decisions the Participant makes in relation to his/her trading Account. All trading instructions placed by the Client are Client's independent investment decisions. The Client should always base his investment decisions on his own judgment.

14. XTB shall not be liable for any errors, computer, software, Internet, telephone, technical, hardware, and for other irregularities that may occur during the Promotion in connection with participation in the Promotion.

15. XTB does not bear any particular responsibility for any interference on telecommunication circuits, transmission errors data and the interference in the transaction, which may affect the Bonus.

16. XTB shall not be in any way a party to any agreement between the Participant and the manufacturer of the iPhone, including and not limited to the warranty and the delivery of the iPhone. Any terms & conditions of the manufacturer of the iPhone remain unchanged, valid and unfringed by this Promotion.

17. In matters not covered by these Regulations, the provisions of the OTC Regulations shall apply accordingly.

18. Should there be any discrepancy between the English and translated versions, the English version shall prevail.

19. Governing laws are laws of Belize.

20. The appropriate jurisdiction for any dispute arising out of this promotion shall be the one valid for the registered address of XTB International Ltd. All Participants agree to be bound by decisions of the courts of the appropriate jurisdiction regardless of their residence.

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