

Terms of Use

iFAST Global Bank (“iGB”) refer-a-friend program.

We are the promoter of the offer. Our address is iFAST Global Bank, SQB, 77 Marsh Wall, London E14 9SH.

PLEASE READ THESE REFERRAL TERMS CAREFULLY.

This “**Agreement**” (these referral terms together with the documents referred to in it) sets out the terms which govern our referral program (“**Referral Program**”). Please read this Agreement carefully before you use our Referral Program. By using our Referral Program, you confirm that you accept this Agreement and that you agree to comply with it. If you do not agree or comply to the terms of this Agreement, you must not use our Referral Program.

If you refer someone to iFAST Global Bank. This is how it works:

1. REFERRERS (“you”)

1.1. You must be a registered user of iGB to use the Referral Program.

1.2. You may use the Referral Program by sharing a unique link with friends (otherwise referred to as the “**Referee**”) (you can find this in your iFAST Global Bank app or portal under the tab of “Tell A Friend”).

1.3. Your friends tap the link and do the followings:

- Apply the personal bank account and get approved.
- Deposit a minimum of £500 (or other currency(ies) equivalent) and maintain minimum **daily average balance** of £500 (or other currency(ies) equivalent) for destined Holding period (refer to below table) in the account for 3 months.

1.4 Once the above steps are completed, you and the referee will each get £5.

1.5 You cannot exchange your £5 for an alternative reward, however we can replace the £5 reward with an alternative reward at any time.

1.6 The £5 will be distributed according to following timetable:

Account approved date	Minimum deposit is kept for the following period (Holding period)	Distribution date on or before the following date
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From 1 July 2025 to 31 July 2025	1 August 2025 to 31 October 2025	30 November 2025
From 1 August 2025 to 31 August 2025	1 September 2025 to 30 November 2025	31 December 2025
From 1 September to 30 September	From 1 October 2025 to 31 December 2025	31 January 2026

1.7 The Promotion runs from 1st July 2025 to 30th September 2025. Both dates inclusive. (the **Promotion Period**) Please note we may change this period at any time.

1.8 For each Successful Referral within the Promotion Period, if the Referee maintains a daily average Balance of £500 or above (or other currency(ies) equivalent) during the Holding period, the Referrer and Referee will be eligible to receive the corresponding amount of cash reward £5.

When you won't entitle the £5 reward:

If we suspect any improper activity, such as paying for advertising to promote your link, we reserve the right to withhold the £5 reward. We will notify you if we take such action. In addition, if we suspect any fraudulent, abusive, or suspicious behaviour related to your link, we may freeze your account and not pay you the £5 reward. Furthermore, if you/ we decide to close your account, your referral link will no longer be active, you will also lose any rewards which you might have entitled but haven't distributed to you yet.

Please note that if the person you referred fails to sign up and make their deposit, to meet the minimum deposit requirement and holds for 3 months, you will not receive the £5 reward.

2. PROHIBITED USES

2.1. You may only use our Referral Program in good faith for lawful purposes, to encourage account opening of iGB. You may/must not:

- (a) invite yourself;
- (b) invite others that have created duplicate accounts;
- (c) use alternative contact information to refer yourself or others that have created duplicate accounts;
- (d) invite an existing customer of iGB;
- (e) invite fictitious persons;
- (f) do anything that damages iGB's brand, goodwill or reputation;

- (g) use the Referral Program in: (i) any way that breaches any applicable local, national or international law or regulation; or (ii) any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect; (iii) in any way that contravenes any other agreements we have with you, including our Terms & Conditions governing Personal Bank Accounts & Services;
- (h) to transmit any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- (i) to transmit any unsolicited or unauthorised advertising either via paid search or any other similar activity, including channels that can damage the iGB brand, goodwill or reputation.
- (j) to solicit to the public for deposits, in any jurisdictions where iGB doesn't have a banking license, and is restricted for deposit-taking business.

2.2. Any obligation on you not to do something includes an obligation not to allow that thing to be done.

If you are invited to join iFAST Global Bank. This is how it works:

3. REFEREES

3.1 To participate in this referral program, the Referee must:

- Tap the link for account opening and get approved.
- Deposit a minimum of £500 (or other currency(ies) equivalent) and maintain a minimum **daily average balance** of £500 (or other currency(ies) equivalent) for destined Holding period (refer to below table) in the account for 3 months.

3.2 Once the above steps are completed. Both the Referee and Referrer will each receive £5.

3.3 Please note that the Referee cannot exchange the £5 reward for an alternative. However, the Client may replace the £5 reward with something else at any time.

3.4 The £5 will be distributed according to following timetable:

Account approved date	Minimum deposit is kept for the following period (Holding period)	Distribution date on or before the following date
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From 1 July 2025 to 31 July 2025	1 August 2025 to 31 October 2025	30 November 2025
From 1 August 2025 to 31 August 2025	1 September 2025 to 30 November 2025	31 December 2025
From 1 September to 30 September	From 1 October 2025 to 31 December 2025	31 January 2026

3.5 The Promotion is valid 1st July 2025 to 30th September 2025. Both dates inclusive. (the **Promotion Period**) We reserve the right to modify this period without prior approval.

We will keep the Referrer updated on your progress.

This could include confirming that you have:

- Tapped the referral link
 - Submitted the application
 - Opened the account successfully
4. **DATA PROTECTION** You, as the Referee represent and warrant to us that you have provided the consent for sharing the above information to referrer.
 5. **LIMITATION OF LIABILITY** iGB accepts no liability for any use of the Referral Program which does not comply with this Agreement.
 6. **CHANGES TO THIS AGREEMENT** We may revise this Agreement at any time by amending this page. Continued use of the Referral Program shall amount to acceptance of the Agreement in force at that time.
 7. **CHANGES TO THE REFERRAL PROGRAM** iGB reserves the right to:
 - (a) amend, alter or change the Referral Program at any time, without notice; and
 - (b) terminate the Referral Program at any time, without notice.

8. APPLICABLE LAW

8.1. This Agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales.

8.2. Each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this agreement or its subject matter or formation (including non-contractual disputes or claims).

9. If you take part in our Referral Program, we assume you have read and agree to these terms and conditions.

10. **CONTACT US** If you need any support, you can contact us via Live Chat or by email at clienthelp@ifastgb.com.

