

Terms of Use

iFAST Global Bank (“iGB”) operates the personal banking Tell-A-Friend referral programme (the “Referral Program”).

PLEASE READ THESE REFERRAL TERMS CAREFULLY.

This “**Agreement**” (these referral terms together with any documents referred to in it) forms part of, and must be read together with, the Digital Personal Banking Terms and Conditions (“Main Terms”). 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 DPB Customer 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 for a personal bank account and get approved.
- Submit their account application during the Promotion Period, which runs from 8 March 2026 to 30 September 2026 (both dates inclusive).
- Deposit a minimum of £500 (or other currency(ies) equivalent) into the account within 30 days from the date their account is approved

1.4 Once the above steps are completed, you and the referee shall each receive £5 in your accounts.

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 reward will be distributed on the next day after the Referee has deposited a minimum of £500 (or the equivalent in another currency) into their account.

1.7 The Promotion runs from 8 March 2026 to 30 September 2026 (both dates inclusive, the “Promotion Period”). Please note that we may change this period at any time.

When you won't receive 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 referral/ 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, or meet the terms of this Agreement or Main Terms you will not receive the £5 reward.

Any breach of the Main Terms shall also mean you will not be eligible to 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) refer yourself;
- (b) refer others that have created duplicate accounts;
- (c) use alternative contact information to refer yourself or others that have created duplicate accounts;
- (d) refer an existing customer of iGB;
- (e) do anything that damages iGB's brand, goodwill or reputation;
- (f) 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;
- (g) to transmit any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or

- (h) 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.
- (i) 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 referral link for account opening and get approved.
 - Submit their account application during the Promotion Period, which runs from 8 March to 30 September 2026 (both dates inclusive).
 - Deposit a minimum of £500 (or other currency(ies) equivalent) into the account within 30 days from the date their account is approved.
- 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 reward will be distributed on the next day after the Referee has deposited a minimum of £500 (or the equivalent in another currency) into their account.

3.5 The Promotion is valid from 8 March to 30 September 2026. 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. This Agreement shall immediately expire upon the end of the Promotion period. iGB reserves the right to terminate this Agreement with 1 week notice.

7. **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.

8. **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.

9. APPLICABLE LAW

9.1. 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.

9.2. 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).

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

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