

Terms of Use

iFAST Global Bank (“iGB” or “we”) operates the Commercial Banking “**WE-ferral+**” (‘Referral Program’), which is exclusively available to iFAST Global Bank’s **SME clients** under Commercial Banking, as referenced in section 1.1 below.

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 “**Supplemental Agreement**” (these referral terms together with any documents referred to in it) sets out the terms which govern our “WE-ferral+” program and shall be read together with, and form a supplemental part of, the Commercial Banking Terms and Conditions (“**Terms and Conditions**”).

Please read this Supplemental Agreement carefully before you use our Referral Program. By participating in our Referral Program, you confirm that you have read, understood and accepted this Supplemental Agreement and that you agree to comply with it. If you do not agree or comply to the terms of this Supplemental Agreement, you must not use our Referral Program.

If you refer someone to iFAST Global Bank Commercial Banking business account. This is how it works:

1. REFERRERS (“you” or “your”)

- 1.1. You must be an existing iFAST Global Bank (iGB) SME client under Commercial Banking to use the Referral Program. To note, iFAST Global Bank classifies its Commercial Banking SMEs clients as those **business entity’s with less than £7M annual turnover**. If at any point you do not meet these criteria, you **must notify iGB immediately**, not doing so shall be considered a breach of this Supplementary Agreement.
- 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. You need to deposit a minimum of £10,000 (or other currency(ies) equivalent) and maintain minimum daily average balance of £10,000 (or other currency(ies) equivalent) for a designated holding period (refer to below table) in the account for 3 months.
- 1.4. The Referee tap the link and do the followings:
 - 1.4.1 Apply the Commercial Banking bank account and get approved successfully.

1.4.2 Deposit a minimum of £10,000 (or other currency(ies) equivalent) and maintain minimum **daily average balance** of £10,000 (or other currency(ies) equivalent) for a designated holding period (refer to below table) in the account for 3 months.

1.5. Once the above steps are completed, you and the Referee both will each receive a £50 of cash reward on or before the Distribution date (refer to below table).

1.6. You cannot exchange your rewards stated in clause 1.5 for an alternative reward, however we can replace the rewards with alternative rewards at any time.

1.7. The £50 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
From 1 April 2026 to 30 April 2026	1 May 2026 to 31 July 2026	31 August 2026
From 1 May 2026 to 31 May 2026	1 June 2026 to 31 August 2026	30 September 2026
From 1 June 2026 to 30 June 2026	1 July 2026 to 30 September 2026	31 October 2026

1.8. The Promotion shall commence from 1st April 2026 to 30th June 2026, both dates inclusive (the “**Promotion Period**”). Please note we may change this period at any time.

1.9. For each Successful Referral within the Promotion Period, if BOTH the Referrer and Referee maintain a daily average Balance of £10,000 or above (or other currency(ies) equivalent) during the holding period, the Referrer and Referee will be eligible to receive the corresponding rewards stated in clause 1.5.

When you won’t entitle the rewards:

If the Referrer or Referee fails to satisfy the requirement under 1.4.2, or if we suspect any improper activity, such as paying for advertising to promote your link, we reserve the right to withhold the rewards of 1.5. We will notify you if we take this action. In addition, if we suspect any fraudulent, abusive, or suspicious behaviour related to your link, we may freeze it and stop paying you the rewards. 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 hasn’t been distributed to you yet.

Any breach of, or termination pursuant to the Terms and Conditions shall result in the Referrer and/or Referee forfeiting any entitlement to rewards under this Referral Program.

Please note that if yourself or the person you referred fails to sign up and make their deposit, to meet the minimum deposit requirement and maintain it for 3 months, you will not receive the reward stated in clause 1.5.

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);
- (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; or
- (j) to solicit public for deposits, in jurisdictions where iGB doesn't have a banking license, and 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 Commercial Banking business account. This is how it works:

3. REFEREES

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

- 3.1.1 Tap the link for account opening and get approved successfully.
- 3.1.2 Deposit a minimum of £10,000 (or other currency(ies) equivalent) and maintain a minimum **daily average balance** of £10,000 (or other currency(ies) equivalent) for a designated holding period (refer to below table) in the account for 3 months.

3.2.2 Once the above steps are completed, you and the Referrer will both get rewards of extra £50 of cash reward on or before the Distribution date (refer to below table).

3.3 Please note that you cannot exchange your rewards stated in clause 3.2 for an alternative reward, however we can replace the rewards with alternative rewards at any time.

3.4 The £50 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
From 1 April 2026 to 30 April 2026	1 May 2026 to 31 July 2026	31 August 2026
From 1 May 2026 to 31 May 2026	1 June 2026 to 31 August 2026	30 September 2026
From 1 June 2026 to 30 June 2026	1 July 2026 to 30 September 2026	31 October 2026

3.5 The Promotion Period shall commence from 1st April 2026 to 30th June 2026. We reserve the right to modify this period without prior approval.

3.6 We will keep the Referrer updated on your progress as Referee. 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 Supplemental Agreement.

6. **TERMINATION** This Supplemental Agreement shall automatically terminate upon termination of either the Referrer's or the Referee's account under the applicable Terms and Conditions, and such termination shall be deemed to constitute termination of this Supplemental Agreement. Otherwise, this Supplemental Agreement shall immediately expire at the end of the Promotion Period, or by termination under section 8(b).

7. **CHANGES TO THIS SUPPLEMENTAL AGREEMENT** We may revise this Supplemental Agreement at any time.. Continued use of the Referral Program shall amount to acceptance of the Agreement and any of its amendments 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 Supplemental 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 Laws 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 Supplemental 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 business.support@ifastgb.com.