

# iFAST Global Bank Commercial Banking Referral Programme

## Supplemental Terms and Conditions

**PLEASE READ THESE TERMS CAREFULLY.**

These Supplemental Terms and Conditions (“Supplemental Agreement”) govern participation in the iFAST Global Bank Limited Commercial Banking ‘Share Smarter Banking. Get Rewarded Together’ (the “Referral Programme”). iFAST Global Bank Limited shall be referred to as “iGB”, “we”, “us” or “our”.

This Supplemental Agreement forms part of and should be read together with the Commercial Banking Terms and Conditions (the “Main Terms”). In the event of any inconsistency between this Supplemental Agreement and the Main Terms, this Supplemental Agreement shall prevail to the extent of such inconsistency.

By participating in the Referral Programme, you confirm that you have read, understood and agree to be bound by this Supplemental Agreement. If you do not agree or comply to the terms of this Supplemental Agreement, you must not participate in the Referral Programme. If you take part in our Referral Programme, we assume you have read and agree to these terms and conditions.

This Referral Programme allows an existing Commercial Banking customer of iGB to refer another business to apply for a Commercial Banking account with iGB.

### 1. PROGRAMME PERIOD

1.1 This Referral Programme will be available from 14 October 2026 to 14 April 2027 (both dates inclusive) (the “Programme Period”).

### 2. ELIGIBILITY AND QUALIFYING REFERRAL

2.1 To participate in the Referral Programme as a referrer (“Referrer”), the Referrer must be an existing Commercial Banking customer of iGB.

2.2 The Referrer may participate in the Referral Programme by sharing a unique referral link (available via the iFAST Global Bank app or portal under the “Rewards” icon) with another business (the “Referee”).

2.3 To qualify for a reward, the Referee must:

- Be a new-to-bank customer;
- Submit an account application using the Referrer’s referral link during the Programme Period and successfully open the account;

- Deposit a minimum of £1,000 (or other currency (ies) equivalent) across one or more eligible account within 30 days of account opening; and
- Maintain a minimum balance of at least **£1,000 (or the equivalent in another currency)** for **14 consecutive days**.

2.4 The £1,000 balance may be accumulated through one or multiple deposits. For the avoidance of doubt, the 14 consecutive day period must commence within the first 30 days following account opening. If the balance falls below the required minimum at any time during the 14-day period, the 14-day period will restart from the date the required minimum balance is restored.

2.5 Once the requirement in clause 2.3 has been satisfied, the Referrer and the Referee will each receive a reward of £50 (the “Reward”). The Reward will be credited within 24 hours to the first Multi-Currency Account that was opened with iGB after the criteria has been met.

2.6 The Reward is non-transferable and cannot be exchanged for cash or any alternative reward. However, iGB reserves the right to substitute the Reward with an alternative reward.

2.7 If the Referee fails to successfully open an account, make the required deposit, maintain the minimum balance requirement or otherwise comply with this Supplemental Agreement or the Main Terms, neither the Referrer nor the Referee will be entitled to receive a Reward.

2.8 We may keep the Referrer updated on the Referee’s progress through the “Referrer Portal” on the app or portal. Such updates may display the Referee’s status and progress, including whether the Referee is:

- pending account opening;
- pending deposit; and
- in the process of maintaining the required deposit balance.

2.9 If we suspect any improper activity, such as paying for advertising to promote a referral link, we reserve the right to withhold the Reward. We will notify the Referrer if we take such action. In addition, if we suspect any fraudulent, abusive, or suspicious behaviour related to the referral link, we may freeze the relevant account and not pay you the Reward. Furthermore, if the account of the Referrer is closed by either the Referrer or us, the referral link will no longer be active, and the Referrer will forfeit any Reward to which the Referrer might have been entitled but has not yet been distributed.

### 3. PROHIBITED USES

3.1 The Referrer may only use the Referral Programme in good faith and for lawful purposes, to encourage account opening of iGB. The Referrer must not:

(a) refer itself;

- (b) refer others that have created duplicate accounts;
- (c) use alternative contact information to refer itself 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 Programme in: (i) any way that breaches any applicable local, national or international law or regulation; (ii) any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect; or (iii) in any way that contravenes any other agreement, including the Main Terms;
- (g) to transmit any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam);
- (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; or
- (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.

3.2 Any obligation on the Referrer not to do something includes an obligation not to allow that thing to be done.

4. **LIMITATION OF LIABILITY** iGB accepts no liability for any use of the Referral Programme which does not comply with this Supplemental Agreement.
5. **CHANGES TO THIS AGREEMENT** We may revise this Supplemental Agreement at any time by amending these terms. Continued participation of the Referral Programme shall amount to acceptance of the Supplemental Agreement in force at that time. This Supplemental Agreement shall automatically terminate upon the end of the Programme Period.
6. **CHANGES TO THE REFERRAL PROGRAMME** iGB reserves the right to amend, suspend, alter, change or terminate the Referral Programme at any time, without notice. Where reasonably practicable, any such changes will be communicated through email, online banking notifications, the Bank's website, or other appropriate channels.

We may from time to time offer additional promotional rewards or incentives in connection with the Programme. Any such promotion will be subject to separate terms and conditions communicated by the Bank.

iFAST Global Bank is a trading name of iFAST Global Bank Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 716167). iFAST Global Bank Limited is registered in England and Wales, company number 4797759.

Registered Office: SQB 77 Marsh Wall, London E14 9SH, UK.

Website: [www.ifastgb.com](http://www.ifastgb.com)

## 7. APPLICABLE LAW

- 7.1 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 law of England and Wales.
- 7.2 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).

For more details, please contact our customer service team at **clienthelp@ifastgb.com** or reach out to us via **online chat and online call**, available:

- Weekdays: from 1:00 am to 11:00 pm GMT, or 2:00 am to 12:00 am GMT+1 (BST)
- Weekends: from 8:00 am to 12:00 pm GMT, or 9:00 am to 1:00 pm GMT+1 (BST)

Our customer service support is available during these hours.