

Invite 3 friends & get up to £55 (one-time use booster bonus) – Terms and Conditions

These Supplementary Terms & Conditions (“Agreement”) form part of, and should be read in conjunction with, the iFAST Global Bank Digital Personal Banking Terms & Conditions (“Main Terms”). This Agreement sets out the terms which govern the *Invite 3 Friends & Get up to £55 Booster Bonus Promotion* (the “Campaign”). By participating in the Campaign, you confirm that you accept this Agreement and agree to comply with it. If you do not agree with these Terms, you must not participate in the Campaign.

1. Campaign Period

- 1.1 The Campaign will run from 16 October 2025 to 16 December 2025 inclusive (the “**Promotional Period**”).
- 1.2 The Campaign will automatically end once the Eligible Customer has qualified for and received the Booster Bonus, or on 16 December 2025, whichever occurs first.

2. Eligibility

- 2.1 The Campaign is open only to existing iFAST Global Bank Limited (“**iGB**”) customers who hold a Multi-Currency Current Account and who have received a direct invitation from iGB to participate (the “**Eligible Customers**”).
- 2.2 Customers who have previously participated in, and received a £5 reward under, the “Give Me £5” or any prior Booster Bonus promotion that ended on or before 30 September 2025 may still participate in this Campaign, unless otherwise excluded under Clause 6.
- 2.3 Each Eligible Customer may participate in this Campaign once only.

3. How to Participate

- 3.1 To qualify, the Eligible Customer must refer three (3) new-to-bank individuals (“**Referred Friends**”) who each:
 - a) open a new iFAST Multi-Currency Current Account during the Promotional Period using the Eligible Customer’s unique referral link;
 - b) have their account applications approved within the Promotional Period; and
 - c) deposit a minimum of £500 into their new account during the Promotional Period.
- 3.2 Internal transfers from other iFAST Global Bank accounts (including the referrer’s own accounts) do not qualify as deposits under this Campaign.
- 3.3 A maximum of **three (3) qualifying referrals** may be counted toward the reward. Each qualifying referral will generate one token within the Eligible Customer’s iFAST banking app.

4. Reward Details

- 4.1 Upon receiving three (3) qualifying tokens, the Eligible Customer will earn a £40 Booster Bonus, which will be credited to their Multi-Currency Current Account before midnight of the following day.
- 4.2 The £40 Booster Bonus is separate from the “Give Me £5” program.
- 4.3 If the same three (3) Referred Friends maintain a minimum balance of £500 in their new accounts for at least three (3) months, the Eligible Customer and each Referred Friend will also receive £5 under the “Give Me £5” program, in accordance with its separate terms and conditions.
- 4.4 The total maximum amount an Eligible Customer may earn under both promotions is £55 (£40 under this Campaign plus £15 under the “Give Me £5” program).

- 4.5 Each Eligible Customer is entitled to one £40 Booster Bonus under this Campaign.
- 4.6 The reward is non-transferable and cannot be exchanged for cash or other benefits. iGB reserves the right to substitute the reward with an alternative of equal or greater value at its discretion.

5. Exclusions

- 5.1 The following transactions or circumstances will not qualify under this Campaign:
- (a) The Referred Friend does not use the Eligible Customer's unique referral link.
 - (b) The Referred Friend's application is declined or approved outside the Promotional Period.
 - (c) The Referred Friend deposits less than £500 during the Promotional Period.
 - (d) The Referred Friend's deposit is an internal transfer from another iFAST Global Bank account.
 - (e) The Referred Friend closes their new account before the Booster Bonus is credited.
 - (f) Fewer than three (3) Referred Friends meet all qualifying criteria.

6. Disqualification and Fraud

- 6.1 iGB reserves the right to disqualify any Eligible Customer or Referred Friend from participation, or to withhold or reclaim any reward, if iGB reasonably believes that any participant has:
- (a) breached this Agreement or the Main Terms;
 - (b) provided false or misleading information; or
 - (c) acted fraudulently, dishonestly, or in bad faith in connection with this Campaign.
- 6.2 iGB's decision on all matters relating to this Campaign shall be final and binding.

7. Limitation of Liability

- 7.1 iGB accepts no liability for participation in the Campaign which does not comply with this Agreement.
- 7.2 iGB shall not be liable for any failure, delay, loss, or damage (whether direct, indirect, or consequential) arising from or in connection with:
- (a) any delay or failure by the Referred Friend to complete the account opening process;
 - (b) any failure or error in the iGB banking app or referral link;
 - (c) any suspension, amendment, or termination of the Campaign; or
 - (d) any event of force majeure, including acts of God, strikes, lockouts, equipment or transmission failure, or civil or industrial disturbances.
- 7.3 For the avoidance of doubt, iGB shall not be liable for any loss suffered as a result of fraud, scam, or unauthorised transactions carried out on a customer's account.

8. Data Protection

By participating in the Campaign, you acknowledge that iGB will process your personal data in connection with administering the Campaign. Personal data will be processed in accordance with iGB's Privacy Policy.

9. Changes to the Campaign

iGB reserves the right to amend, suspend, or terminate this Campaign, or to vary these Terms, at any time without prior notice.

10. Governing Law

This Agreement and any dispute or claim arising out of or in connection with it shall be governed by and construed in accordance with the laws of England and Wales. The courts of England and Wales shall have exclusive jurisdiction to settle any such dispute or claim.



SQB, 77 Marsh Wall,
London E14 9SH

11. Contact Us

If you have any questions about this Campaign, please contact us via Live Chat on our website or by email at clienthelp@ifastgb.com.
