TERMS AND CONDITIONS of the OANDA Loyalty Rewards Program “Advanced Trader”

- The minimum requirements to enroll in this program are listed below:
  - Tier 1 - US$10,000 in net deposits* or balance.
  - Tier 2 - US$10,000 in net deposits or balance & US$10million-US$100million units traded in the previous calendar month.
  - Tier 3 - US$100,000 in net deposits or balance OR US$100million-US$500million units traded in the previous calendar month.
  - Tier 4 - US$250,000 in net deposits & balance & US$500million units traded in the previous calendar month.

- This program is only for clients of OANDA Corporation; clients of other OANDA divisions are not eligible.
- OANDA clients who were introduced by an introducing broker or are currently receiving benefits from certain third party OANDA affiliates may not be eligible for this program.
- Rebates and Commission reductions cannot be combined.
- Clients who are receiving spread or commission markdowns affiliated with past promotions will not be eligible to receive a rebate.
  
  *If you are currently receiving a pricing discount affiliated with a previous offer, but would like to find out how to become eligible to receive rebates, please email rm@oanda.com

- Loyalty Program Tiers will be reviewed on a monthly basis by using the previous calendar month’s volume traded (USD) for all accounts affiliated with a given username.
- **All qualified Loyalty Program participants will be defaulted to the rebate only option & will need to email rm@oanda.com with the subject “Opt in for Loyalty Program Commission Reduction” if a commission reduction is preferred to a rebate.**

- Rebates generally will be credited within 15 business days of the following month.
- Commission reductions will be made within the first week of the next calendar month.
- Commission reductions will be removed within the first week of the next calendar month, if minimum requirements are not maintained.
- The given tier’s net deposit/balance requirement refers to the given client’s total balance or net deposits on the final day of the previous calendar month.

- Rebates will be applied to the account holder’s “Primary Account”. If you would like to identify an account as the Primary Account, please email rm@oanda.com

**Rebate Payout Example**
- Total monthly volume is US$150million across all sub-accounts affiliated with a given username.
TERMS AND CONDITIONS of the OANDA Loyalty Rewards Program “Advanced Trader”

○ US$10 is earned for every US$1 million traded in this calendar month.
○ The rebate credited to your account is US$1,500 (150 * US$10).

● OANDA reserves the right to change these Terms and Conditions, at any time, upon notice to the account holder via email, including the right to cancel the program.
● OANDA reserves the right to reduce your tier level or rescind your participation entirely, at its discretion. The assessment of which Tier you fall into is at the sole discretion of OANDA.

*Net deposits are defined as all deposits minus all withdrawals contributed since January 1st, 2021