

«Follow Your Dream» Universal Program of IFCMARKETS. CORP. (“Company”)

Type of the Program and the Prize Draw: online

Territory of the Program and the Prize Draw: held without territorial restrictions

Total Duration: 6 months

Start Date: October 01, 2020

Completion date: April 01, 2021

Number of stages of the Program: three

Prize fund

1) 1 *Tesla Model 3* electric car (or its monetary equivalent of 40,000 USD, provided that the region/country does not support this type of electric cars)

2) 5 *iPhone 11 Pro* smartphones

3) 10 *iPad Air* tablets

4) 50 *bonuses of \$ 100 each* with the possibility of withdrawal from the account

* A participant who wins one of the material prizes has the opportunity to apply for a cash equivalent of a prize

Program terms and conditions

General provisions and definitions.

1.1 The Program is subject to, without prejudice, all other Business Terms and Policies.

1.2 These Rules govern the organization and the conduct of the Program and the Prize Fund Draw set out above; the Program is a stimulating event and is aimed at attracting new customers to the website of the organizing company, increasing the loyalty and activity of existing customers, as well as increasing interest in the services provided by the Organizer.

1.3 Products/services for the purposes of which the Program and the Prize Draw are held: services for enabling transactions with non-deliverable over-the-counter financial instruments (Trading Instruments and CFDs) using the Organizer's software.

1.4 *Name of the Program Organizer: IFCMARKETS. CORP. (hereinafter referred to as the Organizer). Legal Address: Quijano Chambers, P.O. Box 3159, Road Town, Tortola, British Virgin Islands. Official website: www.ifcmarkets.com*

1.5 The prize fund of the stimulating Draw is formed at the expense of the Program Organizer.

1.6 A Participant of the Program and Draw can be any individual or legal entity, who has expressed a desire to participate, registered as a client of the Organizer, and who has fulfilled all the conditions of participation in the Program. Persons in labor relations with the Organizer, their families, as well as any other legal entities involved in organizing and / or conducting this Program and their family members are not eligible to participate in the Program.

2. Terms of participation in the Program.

2.1 Each Participant is provided with equal opportunities to participate in the Program, receive Bonuses and Tickets on a monthly basis (provided that all the conditions of the Organizer have been met).

2.2 A Participant can use trading strategies and expert advisors without any restrictions.

2.3 Participants holding Islamic trading accounts will be provided with the "swap-free" option.

2.3 The Participant must ensure compliance with the requirements specified in paragraph 1.6.

2.4 In order to participate in the Prize Fund Draw (third stage of the Program), the Participant must complete the previous two stages of the Program.

3. The first stage of the program

Registration and opening of a real trading account

3.1 The Participant shall register a client profile on the Organizer's official website www.ifcmarkets.com.

3.2 The Participant shall open a real trading account (if the Participant already owns one real trading account, it can be used to participate in the Program).

3.3 At the first stage, the Participant must deposit his/her real trading account with at least 250 USD / 250 EUR / 25,000 JPY / 25,000 UBTC. The Participant is provided with the reimbursement of payment system commissions (i.e. 0% deposit commissions).

3.4 The Participant will receive a 30% Welcome Bonus (from the deposited amount) for the first deposit to the account under the Program, which is awarded according to the procedures described in section 5 "Bonus accrual terms and possible reasons for its cancellation" of these Terms and Conditions of the Program.

3.5 Upon initial deposit of the account from \$ 250 or more, the Participant receives from 1 to 5 Tickets, depending on the amount of replenishment. The maximum number of Tickets granted per month is limited to five.

| Initial deposit | Number of tickets |
|------------------------|--------------------------|
| 250-499 USD | 1 ticket |
| 500-749 USD | 2 tickets |
| 750-999 USD | 3 tickets |
| 1000-1249 USD | 4 tickets |
| 1250 USD and more | 5 tickets |

4. The second stage of the Program

Bonus and Ticket Terms

4.1 A Ticket (in this Program) is a carrier of information necessary to determine with an absolute degree of certainty the fact of a win or a loss at the Prize Draw stage.

4.2 Within one calendar month* the Participant shall make turnover of at least 3 Conditional Lots** in the process of trading financial instruments. For fulfilling these conditions, each month the Participant may be awarded from 1 to 5 Tickets to take part in the Prize Fund Draw of the ongoing Program. Thus, at the end of the Program, each Participant may have at his/her disposal a maximum of 30 Tickets (based on the maximum allowable 5 Tickets for each calendar month, provided that all the Organizer's conditions are met). Ticket(s) is(are) assigned after counting the number and volume of trading operations.

* Calendar month is the period from the first date of one month to the last date of the same month, which can thus vary from 28 to 31 days in length.

** Conditional Lot is a conditional measure unit for trading turnover defined by Organizer. The Table of Conditional Lots calculation is described in section 8 "Conditional Lots Calculation Table"

4.3. The Participant is awarded 1 Ticket for every 3 Conditional Lots turnover in the trading process and only subject to the rules of this Program. Since the number of available Tickets for one month is limited to five, if the Participant trades for 15 Conditional Lots and more, he/she can get a maximum of 5 Tickets.

| Trading volume | Number of tickets |
|------------------------------|--------------------------|
| 3-5 Conditional Lots | 1 ticket |
| 6-8 Conditional Lots | 2 tickets |
| 9-11 Conditional Lots | 3 tickets |
| 12-14 Conditional Lots | 4 tickets |
| 15 Conditional Lots and more | 5 tickets |

4.4 If the Participant during a calendar month complies with the conditions of the paragraph 4.2 of these Rules, he/she is entitled to a Bonus of 30% of his/her first deposit for the next month (for example, if Participant X has provided a minimum turnover of 3 Conditional Lots in the trading process in November, then he/she will receive Bonus of 30% of the first deposit made in December). This operation will be repeated every month subject to the conditions of the second stage of the Program.

4.5 If for any month the Participant does not make the required minimum turnover (para. 4.2), then he/she will receive neither a Bonus nor a Ticket(s). However, he/she is not completely excluded from the program. If in the next month he/she again fulfills all the conditions of the 2nd stage (para. 4.2), then he/she again receives both a Bonus and a Ticket(s).

4.6 The Participant will receive Bonus which is awarded according to the procedures described in section 5 “Bonus accrual terms and possible reasons for its cancellation” of these Terms and Conditions of the Program.

5. Terms of bonus accrual and possible reasons for its cancellation

5.1 Bonus – a free of charge amount, which is credited to the Participant’s account in a separate line, is added to the Participant’s equity, but has separate usage rules.

5.2 The “Welcome” Bonus is awarded to the Participant at the first stage of the Program when replenishing his / her real trading account with at least 250 USD / 250 EUR / 25,000 JPY / 25,000 UBTC and amounts to 30% of the first deposit amount (within one transaction), the maximum Bonus is limited to 1000 USD / 1000 EUR / 100,000 JPY / 100,000 UBTC.

5.3 The Bonus of the 2nd stage of the Program is 30% of the first deposit for the next calendar month and is awarded under the conditions of paragraphs 4.2, 4.4, the maximum one-time Bonus is limited to 1000 USD / 1000 EUR / 100,000 JPY / 100,000 UBTC

5.4 The Bonus cannot be withdrawn and cannot be internally transferred between live trading accounts, even if they belong to the same user.

5.5 The Bonus accrued during the Program is provided in the form of a loan on the MetaTrader 4 / MetaTrader 5 platforms or in the form of a “correction” (increase) in the NetTradeX platform. An amendment to the account will be

available within maximum 5 business days after making the appropriate deposit in the account.

5.6 If the Participant applies for the funds withdrawal after receiving the Bonus, and as a result of this, his / her account equity is less than the total deposit amount + Bonus amount, then the accrued Bonus will be cancelled.

5.7 Bonus funds can only be lost after losing the deposit. This means that if the Participant suffers a loss in his/her trading account, this loss is first deducted from the deposit. When the Participant no longer has funds on the deposit, the loss is applied to the Bonus. Example: a Participant makes a deposit of \$ 1,000 and receives a Bonus of \$300, so the total amount is \$ 1,300. Then the Participant suffers a loss of \$ 1,100. As a result, the Participant's capital is \$ 200, which are Bonus funds and cannot be withdrawn.

6. The third stage of the Program

Rules and procedures for participation in the Prize Draw

6.1 The Prize fund Draw is envisaged as the third (final) stage of the Program.

6.2. Any Participant of the Program is allowed to participate in the Prize Draw, if during the whole Program he/she fulfills all the conditions established by the Organizer and receives at least 3 Tickets, as well as necessarily carries out trade with a total turnover of at least 3 Conditional Lots in the last month of the Program.

6.3 Prize Draw is based on the Ticket numbers of Participants. Example: 2367-1, 2367-2, 4512-1, 4512-2, 4512-3, 5555-1, etc.

6.4. The identification number of each Ticket will consist of two components: the registration number of a particular Participant + the serial number of the Ticket of a particular Participant. Consider this example: A Participant with registration number 1045 for the entire duration of the promotion earned 4 Tickets, therefore, the Ticket identification numbers will be 1045-1, 1045-2, 1045-3 and 1045-4.

6.5 The chances of winning and receiving prizes are directly dependent on the number of Tickets received for the active participation in the Program and the fulfillment of all the conditions set by the Organizer.

* I.e., the probability of victory of the Participant X, who has earned 20 Tickets during the Program, is 5 times higher than the probability of victory of the Participant Y, who owns only 4 Tickets at his/her disposal.

6.6 The Organizer shall notify all Participants of the time and date of the Prize Draw and the subsequent announcement of the winners 3 days before the Prize Fund Draw is held.

6.7. The Organizer shall notify all Participants of the date and time of the Prize Draw by email, post announcements on the Organizer's official website and on their pages on social networks, with a link to a resource from which they can follow the winners' selection .

6.8 The Draw is broadcast live; the selection of prize places is carried out by a random number generator (randomizer) on an independent platform website.

6.9 Each Participant can claim only 1 of the prizes. The Draw is carried out in the following order: first the most valuable prize is drawn, then prizes in descending order of price.

6.10 After the Draw, the Organizer shall notify the winners of their winnings by e-mail, by phone call to the number specified by the Participant during his/her registration, within 5 working days from the end date of the Draw. After the results of the Draw are announced, Participants who have received prize places shall contact the support service to confirm their identity.

6.11 In the case of a cash prize, after the Participant establishes connection with the support service and applies for the prize, the amount will be credited within a period not exceeding 5 working days to his/her trading account. In the case of a material prize – within the time period established by the carrier and agreed with the winner.

6.12 Prizes will be sent directly to the winners, however, if the Winner is not able to receive the prize himself/herself, the contract for its transfer can be drawn up to a third party on the basis of a notarial power of attorney from the Winner.

6.13 All expenses directly related to the transportation and delivery of material prizes are carried by the Organizer.

6.14 The Organizer is not responsible for the loss or damage of a material prize during its transportation / delivery.

6.15 All expenses related to the payment of taxes and customs duties upon receipt of the material prize are carried by the Winner who receives the prize.

6.16 If the winner does not send the details necessary for the delivery of prizes within 30 days after notification from the Organizer, the Organizer reserves the right to refuse attempts to contact the winner and dispose of the prize at its discretion. If the Winner violates the order of receiving the prize (for example, lack of a passport or the expiration of its validity period), the Organizer also has the full right to refuse to issue the prize.

6.17. The Organizer may allow the winners to choose and receive the cash equivalent of a prize instead of a material prize at their discretion.

6.18 The Organizer has the right to use any public information (Name, Surname; date of birth, country and city of residence, prize received), provided by the Participants, for advertising and other marketing purposes.

6.19 Registration on the Organizer's official website to participate in the Program means the Participant's consent to all of the above-mentioned rules and procedures.

7. Final provisions

7.1 The Organizer reserves the right at any time without prior personal notice to the Participants to make changes and / or additions to these Terms and Conditions or to terminate/suspend/cancel the Draw by posting relevant information on the website www.ifcmarkets.com .

7.2 Every month the Organizer will check the legality of the Participant's actions and trading operations. In the event of any signs of suspicious activity, manipulation, swap arbitration or other forms of fraudulent activity on the trading account associated with the Program, the Organizer reserves the right to exclude the Participant from the Program immediately and without explanation of the reasons, as well as cancel the Bonus.

7.3 In the event of any circumstances that impede the implementation of the Program, which resulted in the impossibility of further implementation of it, the Organizer is entitled to temporarily suspend or terminate the Program.

7.4 The Participant bears the full risk of any negative consequences that may arise in connection with the Participant indicating inaccurate and / or incorrect information about himself/herself.

7.5 The Participant of the Draw has the right at any time to leave the Program and not participate in the Draw by contacting the Organizer.

7.6 The Organizer does not reimburse all and any costs and expenses that the Participant or a third party may incur in connection with the conduct of this Draw. The Organizer is not responsible for non-fulfillment or improper fulfillment of obligations due to failures in telecommunication and power networks, malware actions, etc.

7.7 The main language describing these Terms and Conditions of the Program is **English**. Translations of these Rules to other languages provided to customers are for informational purposes only.

7.8 In case of discrepancies between the English and other versions, priority is given to the English version.

7.9 These Rules are the only official rules for participation in the Program. In the event of situations that allow an ambiguous interpretation of these rules and / or issues not regulated by these rules, the final decision on such interpretation and / or clarification is made directly and exclusively by the Program Organizer.

7.10 The Organizer warns of possible risks: trading margin products carries a high risk of loss of investment capital.

7.11 For all arising questions, the Participant may contact the Organizer's support service.

DISCLAIMER: Taking into account that the legislation of some countries may restrict the use of bonus programs of any kind, the Organizer, in order to comply with such legislation, shall have the right to modify the legal requirements for Participants, or modify the content of the Program taking into account the requirements of the relevant legislation of the country, without giving Participants prior notice about these modifications.

8. Conditional Lots Calculation Table

| Trading Instrument | NetTradeX | MetaTrader 4/5 |
|---|--|--|
| <u>Currency pairs</u> | | |
| All currency pairs | 1 conditional lot is equal to 100 000 units of a base currency | 1 conditional lot is equal to 1 standard lot |
| <u>Precious Metals</u> | | |
| All precious metals | 1 conditional lot is equal to 100 000 units of a quoted currency | 1 conditional lot is equal to 1 standard lot |
| <u>Continuous Index CFDs</u> | | |
| NIKKEI | 1 conditional lot is equal to 100 000 USD | 1 conditional lot is equal to 1 standard lot |
| AU200 | 1 conditional lot is equal to 100 000 USD | 1 conditional lot is equal to 1 standard lot |
| HK50 | 1 conditional lot is equal to 100 000 USD | 1 conditional lot is equal to 800 000 HKD |
| FR40, EU50, RUT2000 and USVIX | 1 conditional lot is equal to 100 000 units of a quoted currency | 1 conditional lot is equal to 100 000 units of a quoted currency |
| CFDs on DJI, ND100, SP500, GB 100, DE 30 and USDIDX indices | 1 conditional lot is equal to 100 000 units of a quoted currency | 1 conditional lot is equal to 1 standard lot |
| JP2000 | 12.500.000 quoted currency units | 12.500.000 quoted currency units |
| <u>Stocks CFDs</u> | | |
| CFDs on HKEx stocks | 1 conditional lot is equal to 100 000 USD | 1 conditional lot is equal to 800 000 HKD |
| CFDs on TSE stocks | 1 conditional lot is equal to 100 000 USD | 1 conditional lot is equal to 12 500 000 JPY |
| CFDs on ASX stocks | 1 conditional lot is equal to 100 000 USD | 1 conditional lot is equal to 150 000 AUD |
| CFDs on NYSE, NASDAQ, LSE, LSE (IOB) and XETRA stocks | 1 conditional lot is equal to 100 000 units of a quoted currency | 1 conditional lot is equal to 100 000 units of a quoted currency |
| CFDs on TSX stocks | 1 conditional lot is equal to 100,000 USD | 1 conditional lot is equal to 150,000 CAD |
| <u>Continuous Commodity CFDs</u> | | |
| All Continuous Commodity CFDs | 1 conditional lot is equal to 100 000 units of a quoted currency | 1 conditional lot is equal to 100 000 units of a quoted currency |
| <u>Commodity Futures CFDs</u> | | |
| All Commodity Futures CFDs | 1 conditional lot is equal to 100 000 units of a quoted currency | 1 conditional lot is equal to 100 000 units of a quoted currency |
| <u>Gold Instruments</u> | | |
| All Gold Instruments | 1 conditional lot is equal to 100 000 USD | 1 conditional lot is equal to 1 standard lot |
| <u>ETF CFDs (Exchange Traded Funds)</u> | | |
| All ETF CFDs | 1 conditional lot is equal to 100 000 USD | 1 conditional lot is equal to 100 000 USD |