



# **Refer a friend Terms & Conditions 2021**

**FINVEO**

1. These Terms and Conditions (hereinafter: The Rules) apply to the Refer a Friend Promotion (hereinafter: The Promotion). By participating in the Promotion, you agree to be bound by these Rules.

2. This Promotion is offered by Finveo which is licensed by The Capital Market Authority of Montenegro on 31.07.2020, number of license: 03/2-2/11-20.

3. To qualify for the Promotion, person who shares its unique URL and invites friends to join Finveo (hereinafter: The Client) must hold an active personal account, and be an individual and a direct client of FINVEO. The Client should deposit funds on trading account before joining this Promotion. The person with whom Client shares its unique URL to join Finveo (hereinafter: The Referred Friend) must be:

- a. an individual who is 18 years or older
- b. a new client to FINVEO, not having previously held an account with Finveo.

4. To participate in the Promotion, Clients must share the unique URL provided to them as part of this Promotion with their Referred Friends. All accounts are opened subjects to our standard onboarding process, and as such not all applicants will be successful in their application for an account.

5. To qualify for the Promotion, Referred Friend is required to:
- a. open a trading account with Finveo through the unique URL shared by Client and
  - b. make a deposit

If Referred Friend meets the criteria mentioned above, it will then be eligible to be an Active Referral (hereinafter: The Active Referral) and both Client and Active Referral will receive a Reward in line with the tiers presented in the following table 1.

FIRST Deposit	BONUS
\$100 - \$1,000	\$25
\$1,001 - \$5,000	\$50
\$5,001 - \$10,000	\$100
\$10,001 and more	\$200

Earnings will be deposited as a trading bonus. Money earned through this program can't be withdrawn, it can only be used for trading.

6. Finveo reserves the right to ask Client and Referred Friends for all necessary Know Your Customer related documentation to comply with Finveo's Know Your Customer procedures and protect against fraud, before Client and Referred Friends are eligible to enter into this promotion. If any restrictions apply to Client's account or the account of Referred Friend, the referral will not qualify as an Active Referral until the restrictions have been lifted.



Any restrictions that apply to an account will be detailed in the email to the account holder upon account activation. The referral will not qualify as an Active Referral if Client's account or the account of Referred Friend is closed for any reason.

7. The referral will not qualify as an Active Referral if Client has a power of attorney over the account of Referred Friend.

8. The Promotion is not open to employees of Finveo as well as Clients under an IB or Affiliate Network.

9. Referred Friend will be informed that the registration is successful, and he/she will receive bonus after depositing money. At the same time the Client will also receive a notification that Referred Friend is successfully registered. The Client will get the reward payment as a result of Referred Friend's opening trading account and depositing money with Finveo.

10. If Referred Friend does not become an Active Referral and meet the criteria in accordance with the set amounts in these Rules, Client will not be eligible for any reward.

11. Finveo reserves the right to remove a Reward or substitute a Reward offered with another item of the same value, at its sole discretion, from time to time and without prior notice to Client or Referred Friend.

12. The Promotion and any obligations of Finveo pursuant to it will be revoked or withdrawn from participants who abuse the spirit or intention of it.

13. Finveo reserves the right to cancel or withdraw the Promotion at any time in case of any suspected abuse of the Promotion. Further, where any of these Rules are breached, if Finveo believes that any of the terms of Client's Framework Agreement with the Company have been breached in any way, Client will no longer have an account with Finveo or if there is any reason to suspect a participant has acted fraudulently or obtained an unfair or unintended advantage pursuant to this Promotion, Finveo reserves the right to stop, withhold or cancel payment of a Reward or to prevent any attempted withdrawal of a Reward from Client's account.

14. Finveo is the sole arbiter of the Promotion, these Rules and any other issues arising under this Promotion. Exceptions to these Rules are at the sole discretion of Finveo management right to alter, amend or terminate the Promotion or any aspect of it (including the Rules) at any time and without prior notice is reserved.



15. The Reward cannot be combined with any other reward promotions that Finveo offers.

16. Finveo will not be held liable for any losses incurred by Client or Referred Friends as a result of Client's or Referred Friends trading or in relation to this Promotion. The risks of loss from investing in CFDs can be substantial and the value of your investments may fluctuate. CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. Client and Referred Friends should consider whether they understand how this product works, and whether they can afford to take the high risk of losing their money.

17. Finveo will not be held liable for Client's or Referred Friends inability to satisfy the eligibility requirements of the Promotion or ability to trade as the result of any technical malfunction of the internet, Finveo's trading platform, or Client's or Referred Friends own computing system. Clients or Referred Friend accept all risks associated with trading over the internet, mobile applications, and downloadable software.

18. Any dispute or situation not covered by these Rules, will be resolved by our management in a manner it deems to be fairest to all concerned and that decision shall be final and binding on all parties.

19. If at any time all or any part of any provision of these Rules are or become illegal, invalid or unenforceable in any respect under the law of any jurisdiction, such provision(s) shall not affect or impair the legality, validity or enforceability in that jurisdiction of the remainder of that provision or all other provisions of these Rule or the legality, validity or enforceability under the law of any other jurisdiction of that provision or all other provisions of these Rule.

