

UK AND IRELAND PROFESSIONAL REFER A FRIEND TERMS AND CONDITIONS

(1) These terms and conditions (the “Rules”) apply to the Refer a Friend promotion (“Refer a Friend Promotion”, “the Promotion”). By participating in the Promotion, you agree to be bound by these Rules. To qualify for the Promotion, the person making the referral (‘you’) must be an existing account holder of Guardian Stockbrokers Ltd / IG Markets Limited or IG Index Limited, each of whose registered address is Cannon Bridge House, 25 Dowgate Hill, London EC4R 2YA (together “we”, “us”, “IG” or “our”).

(2) You must have an existing business or personal relationship with the person you would like to refer (“Your Friend”). Your Friend must be 18 years or older. You must share the unique Landing page provided in the Refer a Friend Promotion email invitation that you receive or request to receive from Guardian Stockbrokers / IG with Your Friends that you believe would be interested in Guardian Stockbrokers / IG’s products or services.

(3) You must be a direct client of Guardian Stockbrokers / IG, your account must be classified as professional and you must be a resident of the UK or Ireland.

(4) Your Friend must be a new client to Guardian Stockbrokers / IG (not having previously held an account with Guardian Stockbrokers / IG or any other IG Group company). All accounts are subject to our standard account opening criteria and accounts are available subject to certain jurisdictional restrictions, and as such not all applicants will be successful in their application for an account with Guardian Stockbrokers / IG. Your referral must be made after you receive the Refer a Friend Promotion email invitation and you will only qualify for the Promotion by sharing the landing page URL given to you in that email. Your friends must register via the provided landing page, adding your full name and account number and then meet the eligibility requirements.

(5) To qualify for the Refer a Friend Promotion, Your Friend is required to open a spread betting or margin trading account with any Guardian Stockbrokers / IG group company through the unique landing page URL shared by you (the “Account”) and trade in line with the tiers set out in clause 5 (a) within 3 months of their Account being activated. The month in which their Account is activated will be considered as month 0, the following calendar month will be month 1, and so on. If Your Friend trades on their Account and pays spread in line with the tiers set out in clause 5(a), once they have reached the end of month 3 Your Friend will be eligible to be an active referral (“Active Referral”). This Promotion is not applicable to new Share Trading accounts.

(a) Reward payment tiers

Tier 1: If Your Friend pays from £1,000 up to and including £2,499 in spread on their Account before the end of month 3, the reward payment to You will be £1,000.

Tier 2: If Your Friend pays from £2,500 up to and including £4,999 in spread on their Account before the end of month 3, the reward payment to You will be £2,500.

Tier 3: If Your Friend pays £5,000 or more in spread on their Account before the end of month 3, the reward payment to You will be £5,000.

(6) If any restrictions apply to your account or the account of Your 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 your account or the account of Your Friend is closed for any reason.

(7) Further to clause 5, within 30 days of Your Friend becoming an Active Referral you will receive a reward payment onto your IG account. The reward payment will be in line with the tiers set out in clause 5 (a).

(8) You can only refer an individual or company to an Guardian Stockbrokers / IG group company once. If you have referred an individual or company to any Guardian Stockbrokers / IG group company, you cannot refer the same individual or company again to that IG group company or another company in the Guardian Stockbrokers / IG group. You may refer up to a maximum of 5 people under this Refer A Friend Promotion.

(9) The Promotion is not open to employees of Guardian Stockbrokers / IG or any IG group company or employees of any other company engaged in direct competition with IG or any IG group company. You cannot refer yourself via a joint account, or refer a family member or a member of the same household.

(10) Guardian Stockbrokers / IG reserves the right to remove a Refer a Friend reward or substitute a Refer a Friend reward offered with another item of the same value, at its sole discretion, from time to time and without prior notice to you or Your Friend.

(11) The Refer a Friend Promotion and any obligations of Guardian Stockbrokers / IG pursuant to it will be revoked or withdrawn from participants who abuse the spirit or intention of it. We reserve the right to cancel or withdraw the Refer a Friend Promotion at any time in case of any suspected abuse of the Promotion. Further, where any of these Rules are breached, if we believe that any of the terms of your Customer Agreement with us have been breached in any way, you no longer have an account with IG or there is any reason to suspect a participant has acted fraudulently or obtained an unfair or unintended advantage pursuant to this Refer a Friend Promotion, we reserve the right to stop or withdraw payment of the Refer a Friend Rewards or, where relevant, any Premium Client Bonus or any attempted withdrawal of the same from your account.

(12) We are the sole arbiter of the Refer a Friend Promotion, these Rules and any other issues arising under this Promotion. Exceptions to these Rules are at the sole discretion of Guardian Stockbrokers / IG's management, and our decision is final. We reserve the right to alter, amend or terminate the Refer a Friend Promotion or any aspect of it at any time and without prior notice.

(13) The Refer a Friend rewards cannot be combined with any other reward promotions that Guardian Stockbrokers / IG offers. The Promotion is also limited to 5 Active Referrals per residence, IP address or computer/smartphone tablet.

(14) We will not be held liable for any losses incurred by you or Your Friend as a result of your (or their) trading or in relation to this Refer a Friend Promotion. Spread betting and trading CFDs are high risk activities and it is possible to lose more than your initial investment.

(15) Any dispute or situation not covered by these Rules, will be resolved by Guardian Stockbrokers / IG's management in a manner it deems to be fairest to all concerned and that decision shall be final and binding on all parties.

(16) 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 Rules or the legality, validity or enforceability under the law of any other jurisdiction of that provision or all other provisions of these Rules.

(17) These Rules shall be governed by and construed in accordance with the laws of England and Wales and shall be subject to the jurisdiction of the English courts.