AXIORY

LOYALTY PROGRAMME

TERMS & CONDITIONS

PLEASE READ THE FOLLOWING TERMS AND CONDITIONS ("TERMS") CAREFULLY BEFORE PARTICIPATING IN THE LOYALTY PROGRAMME ("PROGRAMME"). PARTICIPATION CONSTITUTES YOUR ACCEPTANCE OF THESE TERMS. THESE TERMS SHOULD BE READ IN CONJUNCTION WITH THE TERMS & CONDITIONS ON INVESTMENT SERVICES AND OUR PRIVACY POLICY.

If you have any questions about these Terms or on how the Programme works, please feel free to contact us anytime.

1. PROGRAMME OVERVIEW

The Programme is organized by AXIORY GLOBAL LTD & TRADIT LTD (hereinafter referred to as "**AXIORY**") and will run from 18th November 2026 10:00 UTC on an ongoing basis, unless amended, suspended or terminated in accordance with these Terms. The Programme gives eligible clients the opportunity to earn Axiory Points ("**XP**"), progress through loyalty tiers and redeem XP for trading credit, cash or swap discounts, subject to these Terms. Programme information and applicable rates will be available via the Client Zone or AXIORY website.

2. ELIGIBILITY CRITERIA

2.1 The Programme is open to new and existing individual and corporate clients of AXIORY who:

- are aged 18 years or over, where the client is an individual;
- have an AXIORY client profile and meet the account requirements applicable to the relevant Programme activity or reward; and
- have agreed to these Terms.

2.2 Participation in the Programme is automatic for eligible clients. No separate application or participation fee is required. Ordinary trading costs and account charges continue to apply.

2.3 Clients may opt out of participation in the Programme by notifying AXIORY at any time. Any unused XP and benefits will be dealt with in accordance with section 4 of these Terms.

2.4 AXIORY reserves the right to verify eligibility at any time and to refuse or withdraw participation where the criteria above are not met. Participation and redemption remain subject to applicable legal and regulatory restrictions and the status of the client's account(s).

2.5 All of your eligible AXIORY accounts are linked to one Programme profile, one XP balance and one loyalty tier. Relevant trading volume is aggregated across those accounts. Opening additional accounts does not create additional welcome rewards, daily awards or redemption limits.

2.6 Registration-stage and demo-profile clients may accrue eligible non-trading XP. Demo trades do not generate trading XP or qualifying trading volume. Rewards may be

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redeemed only to an eligible live account after the verification requirements applicable to that account have been satisfied. Account-specific restrictions are set out in section 3.

3. PROGRAMME RULES

Earning Axiory Points

3.1 Welcome rewards are awarded once per client for each of the following eligible milestones:

- Register your profile (70 XP): Complete your first eligible AXIORY client-profile registration;
- Verify your account (80 XP): Complete the Light stage verification milestone specified in the Client Zone;
- Make a deposit (80 XP): Make your first qualifying deposit into an eligible live account;
- Place your first qualifying trade (70 XP): Open and close your first trade satisfying the trading-XP requirements below, with at least part of the trade funded by your own account balance.

3.2 Daily awards are 1 XP for the first eligible Client Zone login and 1 XP for the first eligible trade of the day. Opening a new trade is enough to earn the Daily Trade XP. Each award is available once per client per day, across all accounts. A Programme day runs from 00:00 to 23:59:59 UTC, including weekends for login awards.

3.3 Each eligible client may receive each welcome reward once and each daily award once per Programme day. Duplicate registrations, repeated verification, internal transfers and additional accounts do not create a new entitlement to a first-time award.

3.3A Welcome rewards cannot be collected retrospectively. Existing clients with trading history before the Programme start date do not receive welcome rewards (see 3.3B for the Starter pack), and a milestone completed before the Programme start date does not earn a welcome reward.

3.3B Existing clients who, before the Programme start date, have completed verification (light stage) and made at least one trade in the last 12 months will automatically receive a one-time Starter pack of 150 XP. A client may receive the Starter pack only once.

3.4 Trading XP are calculated as follows: XP = (eligible traded volume in USD / 1,000,000) x the applicable instrument-and-tier XP rate x the balance-to-credit ratio. Any applicable Trading Streak Bonus is then added. XP are awarded for qualifying volume, irrespective of whether the trade produces a profit or a loss.

3.4A XP are calculated and held to two decimal places. Where a calculation under these Terms produces more than two decimal places, including trading XP and XP returned after a swap-discount cancellation, the result is rounded to the nearest 0.01 XP, with 0.005 rounded up (for example, 3.214 XP becomes 3.21 XP and 3.215 XP becomes 3.22 XP).

3.5 XP earned, redeemed, returned and expired, and your tier and benefit status, will be reflected in your activity log and the loyalty section of your Client Zone. These records are subject to correction under section 4.

3.6 To earn trading XP, a live position must be both opened and closed on or after the Programme start date and remain open for at least five (5) minutes. Positions opened

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before the Programme starts do not qualify, even if closed afterwards. A shorter trade may be permitted under your account terms but does not earn trading XP.

3.7 Trading XP are calculated when a qualifying position is closed, using the XP rate for the instrument and the tier held when that position was closed. Current major-FX rates per USD 1,000,000 are: Standard 60 XP; Silver 80 XP; Gold 100 XP; Platinum 130 XP; and Diamond 170 XP. Other instrument-group rates and any instrument-specific rates are displayed in the FAQs on the Axiory website. A tier upgrade does not retrospectively reprice earlier trades.

3.8 XP and protection tokens are Programme benefits, not account balance or deposits. They may not be transferred, assigned, sold or exchanged with another person and have no value outside the redemption options expressly provided by these Terms. Nothing in this section restricts the client's ability to transfer funds between their own eligible AXIORY accounts in accordance with AXIORY's standard procedures.

3.9 You acknowledge that any indication or suspicion of abuse, fraud or manipulation may, in AXIORY's reasonable discretion, lead to a review or restriction of your participation in the Programme in accordance with section 4. Ordinary permitted trading, including hedging, is not prohibited solely because it earns XP.

3.10 Where an account has open positions or floating profit/loss, the expiry or removal of trading credit **(including its temporary removal during the year-end credit clean-up under 3.31A)**, or a change in leverage, may reduce available margin and lead to a margin call or stop-out. You remain responsible for monitoring your account and maintaining sufficient margin. A Programme benefit does not prevent trading losses or replace the account's normal margin requirements.

3.11 The balance-to-credit ratio limits trading XP to the proportion attributable to your own account balance, excluding promotional or bonus credit. The balance-to-credit ratio is determined once, at the moment the trade is opened, from the balance and credit of the account on which the trade is opened, and that ratio applies to the whole trade. Any later change to the account's balance or credit while the trade is open (for example a deposit, withdrawal, credit redemption or credit removal) does not change the ratio for that trade. For example, equal amounts of balance and credit produce half of the otherwise applicable trading XP; trading funded entirely by credit produces no trading XP. The same balance-to-credit ratio also applies when calculating the qualifying trading volume used to determine your quarterly loyalty tier.

Loyalty tiers and quarterly volume

3.12 The Programme has five tiers. Clients start at Standard. The quarterly volume thresholds and validity periods for XP earned at each tier are set out below. A calendar quarter runs from 1 January, 1 April, 1 July or 1 October, and ends immediately before the next quarter begins, using UTC.

Tier	Quarterly volume (USD)	XP validity when earned
Standard	No minimum	9 months
Silver	500,000	12 months

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Tier	Quarterly volume (USD)	XP validity when earned
Gold	10,000,000	15 months
Platinum	50,000,000	18 months
Diamond	125,000,000	24 months

3.13 Quarterly volume is the USD notional value of relevant closed trades across your eligible live accounts, rather than simply the number of lots. Volume is allocated to the quarter in which the trade is closed and is not carried into the next quarter. Only trades opened and closed after the Programme start date count.
For purposes of determining quarterly qualifying trading volume, the balance-to-credit ratio determined when each trade was opened shall apply in accordance with clause 3.11.

3.14 You will be upgraded when a closed trade brings your cumulative quarterly volume to the relevant higher-tier threshold. You may move up more than one tier at once. The higher tier and its available benefits apply from the upgrade; the higher trading-XP rate applies to positions closed after the upgrade. Processing corrections remain subject to section 4.

3.15 At the start of each calendar quarter, your tier is reviewed against the previous quarter's total volume. If that volume does not meet your current tier's threshold, you move to the tier it supports, potentially falling more than one tier, unless a Tier Save applies. A slow month alone does not cause a mid-quarter downgrade. The quarterly volume counter then restarts at zero.

3.16 A tier change affects future earning rates, redemption eligibility and tier benefits. It does not by itself cancel valid XP or alter the expiry date assigned when those XP were earned. Redeeming XP does not reduce quarterly trading volume or tier status.

Trading Streak Bonus

3.17 A Trading Streak Bonus increases trading XP for consecutive qualifying calendar months. Monthly qualifying volume must reach: Standard or Silver, USD 167,000; Gold, USD 3,340,000; Platinum, USD 16,670,000; or Diamond, USD 41,670,000. Where your tier increases during a month, the lower monthly requirement of the tiers held during that month applies.

3.18 Only qualifying trading attributable to your own account balance counts towards Trading Streak; credit-funded trading is excluded. The streak increases by one for each month meeting the applicable requirement. A month below the requirement resets the streak to zero unless a Streak Save applies.

3.19 The bonus based on consecutive qualifying months is: 1 month, 0%; 2 months, 5%; 3-5 months, 10%; 6-11 months, 15%; 12-17 months, 20%; and 18 or more months, 25%. The streak is assessed at month-end and the resulting bonus applies to trading XP earned in the following month. It does not multiply welcome rewards, daily awards or XP returned after a swap-discount cancellation.

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3.20 The Trading Streak Bonus only increases trading XP. It does not itself increase your quarterly tier, guarantee trading results or create any obligation to trade in a particular month.

Streak Saves and Tier Saves

3.21 Streak Saves preserve your existing streak for a month in which the monthly requirement is not met; the protected month does not increase the streak. A Tier Save preserves your current tier for one further quarter where you would otherwise be downgraded, including where the downgrade would span more than one tier.

3.22 The maximum number of unused tokens you may hold is:

Tier	Streak Saves	Tier Saves
Standard / Silver	0	0
Gold	1	0
Platinum	2	1
Diamond	3	2

3.23 Each time you are upgraded to, or keep at the quarterly review, a tier that awards tokens, you receive one Streak Save and, where your tier allows, one Tier Save, at most one of each per calendar quarter and subject to the holding limits above. Retaining a tier solely through a Tier Save does not itself earn a replacement Tier Save or Streak Save. Tokens have no monetary value and do not expire merely through the passage of time.

3.24 Where an available token is needed to prevent a streak reset or quarterly downgrade, it is used automatically and you will be notified in the Client Zone. A Streak Save preserves, but does not advance, the existing streak. After any actual downgrade, tokens held above the new tier's holding limit are forfeited.

Redeeming XP

3.25 XP may be redeemed through the loyalty section of your Client Zone at the rates and tier eligibility below. Eligibility is assessed at the time of redemption. Only unexpired, available XP may be redeemed, and the selected receiving account must be eligible for the chosen reward.

Reward	Conversion rate	Eligible tiers
Trading credit	50 XP = USD 1	All tiers
Balance	300 XP = USD 1	Gold, Platinum, Diamond
Swap discount	Tier / percentage rate below	Silver and above

3.26 You may redeem a combined maximum of 10,000 XP per client per Programme day across all accounts and reward types. You do not have to redeem your entire balance at once. Minimum redemption amounts depend on the reward type, as specified in these Terms.

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3.27 Rates are expressed in USD. For an account in another currency, the reward is converted using AXIORY's applicable exchange rate at redemption and rounded to the receiving currency's precision. The Client Zone will show the selected reward, XP cost, conversion and resulting amount before you confirm. Indicative account-currency values may change with exchange rates.

3.28 Redemptions are normally processed automatically when confirmed. They may be delayed where a technical issue or a necessary account, fraud, security or compliance review prevents processing. Cash and trading-credit redemptions cannot be converted back into XP once completed, except to correct an error. Swap-discount cancellation is governed by the separate rules below.

Trading credit

3.29 Trading credit may be redeemed at all tiers to an eligible live trading account, including one with no balance (except for a cTrader account), or to your Wallet, but not to an Alpha account. Trading credit is not a deposit and cannot itself be withdrawn. Profits generated through trading may be withdrawn in accordance with the Terms & Conditions on Investment Services and ordinary account requirements.

3.30 Loyalty trading credit operates with the account's credit and cushion mechanics. It may be transferred between your eligible accounts proportionately with balance, may be removed through the Bonus Stabilizer and interacts with other promotional credit under the applicable account rules. When a withdrawal triggers credit removal, credit is removed in the order in which client joined a campaign/loyalty programme, oldest first.

3.31 Trading credit redeemed under the Programme may exceed the usual aggregate promotional-credit cap on your accounts. Expiration of the credit is set as the last Sunday of the following year at 14:59:59 UTC (23:59:59 JST), e.g. credit generated on 17.6. 2026 will expire on Sunday 26.12. 2027 at 14:59:59 UTC, unless it has been used or removed earlier under the applicable credit rules. For example, credit awarded in 2027 expires on 31 December 2028.

3.31A Each year on or around 31 December, AXIORY carries out a routine clean-up of credit on client accounts. As part of this clean-up, loyalty trading credit may be temporarily removed from your account(s). Any loyalty trading credit that had not expired, been used or been removed under these Terms before the clean-up will be returned to the same account(s) as soon as the cleanup is finished, in the same amount and with its original credit date and expiry date. The temporary removal is not an expiry, use or cancellation of the credit, and it does not affect your XP, tier or Trading streak.

3.31B Minimal credit redemption is 1 XP.

Balance

3.32 Cash redemption is available only at Gold, Platinum and Diamond. Cash will be credited to your selected eligible live account as real balance; Wallet and Alpha accounts may be selected for cash receipt. Minimal cash redemption is 10 XP. Once credited, cash may be traded, transferred or withdrawn under the ordinary account and payment-method rules, subject to applicable verification and compliance requirements. No additional

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trading-volume requirement is imposed by the Programme to withdraw validly redeemed cash.

Swap discounts

3.33 From Silver tier, you may redeem XP for a swap discount on a selected eligible live trading account. Choose a whole-number discount percentage from 1% to 100% and the number of XP to redeem. Minimal Swap discount redemption is 10 XP. The percentage determines the share of each eligible negative swap charge refunded; the XP redeemed purchase a finite USD amount of refund capacity. The following reference rates apply:

Tier	XP / USD at 0%	XP / USD at 50%	XP / USD at 100%
Silver	250	315	380
Gold	200	270	340
Platinum	180	240	300
Diamond	150	205	260

3.34 For other percentages, the applicable tier-specific XP rate and the resulting discount capacity are displayed before confirmation. The selected percentage applies to each eligible charge, subject always to the remaining capacity. The discount covers negative swap on eligible instruments, including JPY pairs, and does not change positive swap.

3.35 Swap is charged first and the discount is credited afterwards as a refund, up to the remaining discount capacity. For example, at Gold a 50% discount costs 270 XP per USD of capacity. Redeeming 2,000 XP provides approximately USD 7.41; a USD 8 negative swap charge produces a USD 4 refund, leaving approximately USD 3.41. Pending refunds do not prevent a margin call or stop-out.

3.36 A swap discount expires 30 days after activation. Any remaining capacity then expires without a cash payment or automatic XP refund. The activation and expiry details and remaining capacity are shown in the Client Zone.

3.37 Before expiry, you may cancel the unused part of a swap discount and convert the remaining capacity back into XP. The XP return is calculated using the original redemption rate; the portion already used is not returned. Returned XP expire at the end of the calendar quarter following the quarter of cancellation. For example, XP returned following cancellation on 12 March expire on 30 June.

XP expiry and account inactivity

3.38 Each XP award expires after the validity period for the tier at which it was earned, as shown in the tier table above. An upgrade or downgrade does not retrospectively extend or shorten that expiry. Returned swap-discount XP instead have the separate expiry described above. Ordinary inactivity does not itself cause all XP to be forfeited immediately.

3.39 When redeeming XP, the oldest available XP are used first (first-in, first-out). Because validity periods differ by tier, the oldest XP are not necessarily those expiring soonest.

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Your Client Zone shows the expiry information. You should monitor all expiry dates and the daily redemption limit.

3.40 Expired XP are removed automatically and cannot be redeemed or transferred. AXIORY may reinstate XP where appropriate to correct an error or address an AXIORY-caused inability to redeem. Expiry does not depend on the client continuing to trade. If you stop trading, your Trading Streak streak and tier are assessed under the normal monthly and quarterly rules; remaining valid XP are not cancelled solely for inactivity.

Leverage benefits

3.41 Silver and higher tiers may make increased maximum leverage available for particular account types and equity bands. The applicable leverage schedule, including any product and account restrictions, is displayed in the FAQs on the Axiory website. A higher tier does not guarantee an increase for every account or equity band. Unless your account is set to use Top leverage, you may need to request or select the higher setting.

3.42 Any leverage remains subject to the Terms & Conditions on Investment Services, applicable limits and AXIORY's risk-management requirements. Higher leverage increases exposure to losses as well as potential returns. It is not a recommendation to increase exposure or a guarantee of the future availability of a particular leverage level.

4. GENERAL TERMS

4.1 AXIORY reserves the right to restrict participation in the Programme and/or disqualify any participant who violates or abuses these Terms or the Terms & Conditions on Investment Services and, where reasonably necessary and proportionate to the relevant conduct:

(a) withhold, cancel and/or subtract XP, tokens or rewards incorrectly credited or obtained through the relevant abuse or breach, and correct the associated volume, tier or benefit records;

(b) terminate your agreement with AXIORY and your access to AXIORY's services, where permitted under the Terms & Conditions on Investment Services;

(c) block your account(s) where justified under the Terms & Conditions on Investment Services due to abusive behavior, including but not limited to:

(i) when you, acting by yourself or with others, open artificial or collusive trading position(s) for the purpose of improperly generating XP, qualifying volume or Programme rewards without genuine economic exposure, or exploit a calculation, pricing or technical error;

(ii) where you, acting by yourself or with others, hedge your positions for the purpose of artificially obtaining Programme benefits, including offsetting positions in the same or correlated instruments, internally (using other accounts held with AXIORY) or externally (using accounts held with other brokers). Genuine hedging permitted under your account terms is not, by itself, Programme abuse. Duplicate client profiles or false information used to obtain repeated awards are also prohibited.

4.2 AXIORY reserves the right to amend the Programme and these Terms, including earning rates, eligibility, tier thresholds, benefits and redemption options. Material changes will be notified via the Client Zone, AXIORY website or registered contact details with

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reasonable advance notice, except where an immediate change is required for legal, regulatory, security or urgent operational reasons. Changes apply prospectively from the notified effective date and do not retrospectively invalidate completed redemptions or shorten the expiry already assigned to valid XP, except for corrections or abuse addressed in these Terms.

4.3 By participating in the Programme, each participant acknowledges that AXIORY will process relevant personal data, including account and trading activity, through automated and/or non-automated means to administer the Programme, calculate XP and tiers, provide benefits, prevent abuse and communicate with participants. The personal data of the participants will be retained and used in accordance with AXIORY's Privacy Policy.

4.4 Nothing in these Terms excludes or limits liability that cannot lawfully be excluded or limited. Subject to applicable law and the Terms & Conditions on Investment Services, AXIORY is not responsible for loss caused solely by a client's failure to redeem XP before expiry, an ordinary tier or streak change, or the withdrawal of a benefit in accordance with these Terms. This does not exclude liability for AXIORY's own breach, negligence or fraud where applicable law does not permit that exclusion.

4.5 AXIORY is not responsible for problems or technical malfunction of telephone networks, computer online systems, servers, providers, computer equipment or software, or failure of a communication or request to be received due to traffic congestion or other circumstances outside AXIORY's reasonable control, subject to the liability limitations above. AXIORY does not guarantee uninterrupted Programme availability and may make necessary corrections to affected records.

4.6 The present Terms will be governed by the laws of Belize and any disputes will be subject to the exclusive jurisdiction of Belize.

4.7 Notwithstanding the translated language of these Terms, the English wording shall be binding in the event of discrepancy between the two languages.

4.8 AXIORY may correct manifest, technical or administrative errors in XP, volume, tiers, benefits or redemptions, including by crediting omitted XP or reversing an incorrectly credited benefit. Corrections will be limited to what is reasonably necessary and material adjustments will be notified where practicable. AXIORY's records are subject to review and are not conclusive in the presence of demonstrated error. Clients should report any discrepancy to Customer Support.

4.9 AXIORY may temporarily suspend a client's participation in the Programme while reviewing eligibility, suspected abuse or an account-related issue. During such suspension, AXIORY may restrict the earning or redemption of XP and the use of Programme benefits to the extent reasonably necessary for the review, subject to applicable law and the Terms and Conditions on Investment Services. AXIORY will review the suspension within a reasonable period.

4.10 Where a client opts out, ceases to be eligible or closes all eligible accounts without Programme abuse, AXIORY will, where legally and operationally possible, provide a reasonable opportunity to redeem valid XP before participation ends, subject to tier eligibility and the daily cap. After that period, unused XP and tokens are cancelled. Validly redeemed cash and existing client funds are not forfeited merely because Programme

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participation ends. Any trading-credit removal remains subject to the disclosed credit rules.

4.11 AXIORY may suspend or terminate the Programme. Where practicable, advance notice and a reasonable redemption period will be provided, taking account of the daily redemption cap. Any treatment of unused swap-discount capacity or trading credit will be explained in that notice. Immediate action may be taken where required by law, a competent authority or an urgent security issue. Remaining XP and unused benefits cease to be available after the notified closing arrangements take effect, subject to applicable law.

4.12 The Programme does not change the risks of trading or constitute investment advice. You should not open, enlarge or hold a position, delay closing a position, or make a deposit solely to earn XP, preserve a streak or obtain a tier benefit. Rewards do not guarantee profit, protect capital or compensate for trading losses. Any projected XP chart or example is illustrative, not a promise of future rewards or returns.

4.13 These Terms supplement the Terms & Conditions on Investment Services. They govern the specific earning, redemption and use of Programme benefits; the account, trading, execution, margin, deposit and withdrawal provisions of the Terms & Conditions on Investment Services otherwise continue to apply. Published Programme rates form part of these Terms, subject to the notice and correction provisions above.

4.14 Questions or complaints about XP, tier status or benefits may be submitted to support@axiory.com and will be handled under AXIORY's applicable complaints procedure. If any provision of these Terms is found invalid or unenforceable, the remaining provisions continue in effect, subject to applicable law.

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