



# **Sign up reward Program – Terms and Conditions**

## I. Introduction

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These are the terms and conditions which apply to the Sign Up Reward Program ('**the Campaign**'). By entering this Campaign, You agree to be bound by these terms and conditions ('**the Terms**').

Find practical information and answers to frequently asked questions in our [FAQ section](#).

## II. Definitions

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'**You**' and '**Participant**' mean the client who has signed up for an account with Investing.one from a Selected Country within the Campaign Period, completed the process as per the terms below, meets the relevant criteria, and is also able or has been approved by the Company to participate in it;

'**Reward**' means each and any of the financial instruments transferred by Investing.one to You as a reward pursuant to these Terms or the monetary value at the time of distribution of such financial instruments;

'**Selected Countries**' means the list of countries where We offer our services. This list is subject to amendments from time to time and without prior notice. The list of countries is posted on our website as well and it includes the following countries:

*Austria, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, The Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein, Norway;*

'**Tradeplace Ltd.**' '**Investing.one**', '**Us**', '**We**' means Tradeplace Limited, a financial services Company incorporated and registered under the laws of the Republic of

Cyprus under incorporation number HE434666, licensed by the Cyprus Securities and Exchange Commission ('CySEC'), under license no.455/25 to provide investment and ancillary services.

**'Terms'** means the present Sign Up Reward Program Terms and Conditions that set the rules applicable to the current Campaign;

**'Campaign'** means the current Sign Up Reward Program, intended to promote the services provided by Investing.one.

**'Campaign Period'** means the period for which the Campaign will be valid, which is specified in Section 3 below.

### III. About the Campaign

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These terms and conditions shall come into effect from 02/02/2026 and shall remain in force until further notice. Investing.one reserves the right to amend, suspend, or terminate the Campaign at any time, at its sole discretion.

The monetary value of the Reward shall vary from 10 EUR up to 100 EUR (which will appear in the default currency of the Participant's account), randomly picked for each Participant with an average value of 25 EUR. The monetary value shall be determined on the date on which the Reward is allocated.

**The Campaign reward does not constitute a bonus, an incentive, or an inducement to trade. The Campaign is intended solely to ensure customers have learned the basics of investing and have become familiar with the Investing.one mobile app.**

### IV. Criteria for participation

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In order for You to receive the Reward, You must fulfil all of the following criteria within the period of 14 (fourteen) calendar days:

- Sign up for an account with Investing.one for the first time;
- Fully verify your account in accordance with our onboarding requirements;
- Get familiar with the learning resources on the Investing.one website;
- Become an "Existing Customer" as defined by our Client Agreement.

Please note that if You do not fulfil or only partially fulfil the criteria as set in the present Terms, You shall not be eligible to receive the Reward.

## V. Reward Allocation

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You shall be offered to choose your Reward within 3 (three) business days once all the criteria described above have been fully completed and all prerequisites have been met. This period may be extended at our sole discretion. To claim the Reward the Participant shall click the "Claim Reward" option in the Investing.one app, which will become visible upon allocation.

The Participant shall be free to refuse any Reward by contacting us by any contact means listed on our website. The Participant may also reject the Reward using the Investing.one app. The allocated Reward will be available for claiming through the "Claim Reward" option for 14 (fourteen) days. If the Participant does not claim the Reward within this time frame it will be considered refused. The Participant shall not be entitled to a new Reward for any refused or cancelled one. If the Participant cancels the allocation of the Reward unintentionally, they may contact Us to review the case. If we find that the cancellation was indeed unintentional, We shall remediate the situation at our sole discretion.

When claiming the Reward each Participant will be allowed to choose 3 (three) stocks (from a predefined list of stocks) they would like to invest in using their Reward at the time of its allocation. A Reward is considered to be claimed only after all 3 (three) stocks have been chosen through the app. The monetary value of the Reward will be proportionally distributed between the chosen stocks (33.3% each).

The monetary value of the Reward is subject to a 90 (ninety) days "Lock-Up period" for technical settlement purposes on our side, during which withdrawal of the amount will not be possible, after the Reward is claimed. In case a Participant has sold the rewarded share(s) at a profit (for more than it cost at the time of distribution), only the monetary value at the time of distribution shall be subject to the Lock-Up, meaning that the profit shall be available for withdrawal. In case

a Participant wants to sell the rewarded shares in order to reinvest the monetary value in other shares, they are entitled to reinvest the monetary value however, it will still be subject to a Lock-Up.

If transactions are executed in different currencies FX rates may impact the value of the stock or the stocks received. An FX fee (as published on our Online Facility) of each trade will also be deducted.

## VI. Disqualification

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### 1. Reward Abuse and Non-Genuine Participation

Investing.one reserves the right, at its sole discretion, to withhold, withdraw, cancel, or reclaim any referral reward where it reasonably determines that a customer has participated in the promotion primarily or solely for the purpose of obtaining the reward, without any genuine intention to use the Investing.one platform for investment purposes.

Indicators of non-genuine participation may include, but are not limited to:

- Minimal or no activity beyond that required to qualify for the promotion;
- Immediate liquidation of rewarded instruments followed by account inactivity;
- Repeated participation in promotions without genuine investment activity;
- Any behaviour suggesting abuse, manipulation, or circumvention of the promotional rules.

**Investing.one's determination regarding abuse or non-genuine participation shall be final and binding, subject to applicable law.**

### 2. No Investing Activity

The purpose of rewarded stocks is to help you start investing and grow your future portfolio. We consider "no investing activity" to be fewer than 6 (six) trades and fewer than 2 (two) deposits within a 90 (ninety) days period from the day reward is claimed.

Such behaviour is regarded as an attempt to abuse the reward system by withdrawing the monetary value of the reward rather than using it for starting and growing your own portfolio. In

cases of no investing activity, the Company reserves the right to reclaim the rewarded stocks or their monetary value.

### **Definition of Investing Activity**

For the purposes of these Terms and Conditions, "**Investing Activity**" shall mean the **genuine and meaningful use of the Platform** for investment purposes, including but not limited to **funding the account and executing investment transactions**, in a manner consistent with normal portfolio-building and investment behaviour.

Investing Activity shall be assessed **holistically** and may include, without limitation:

- Multiple account funding events carried out independently; and
- The execution of investment transactions over a period of time, reflecting regular use of the Platform.

Activities that are **artificial, abusive, irregular, or carried out solely for the purpose of qualifying for a promotion, benefit, or incentive**, including but not limited to wash trades, self-cancelling transactions, or activity lacking economic substance, **shall not be considered valid Investing Activity**.

The Company reserves the right, at its sole discretion, to **evaluate, approve, reject, or revoke** the recognition of Investing Activity where it reasonably determines that the activity does not reflect genuine investment behaviour or is inconsistent with the intent of these Terms and Conditions.

### **3. Mobile App Activity**

Participation in promotional campaigns is intended for customers who actively use the Investing.one mobile app. Investing.one may determine, at its reasonable discretion, that a customer is not making genuine use of the account where there is prolonged inactivity or negligible engagement following receipt of a promotional reward.

### **4. Prohibition of Reward Farming**

Any attempt to systematically obtain referral rewards without genuine investment activity, including through repeated account inactivity, structured withdrawals, or coordinated referrals, circumvention of the Terms of this Campaign, shall be considered abuse of the promotion and may result in withdrawal of rewards, account restrictions, or termination of participation in current and future promotions.

4.1 You shall not be entitled to receive any Reward (or may have a Reward that has been previously distributed and reclaimed by Us) if You do any of the following, but not limited to:

- violate, manipulate or not abide by any of the Terms set out herein or any other terms under the **Client Agreement - Terms and Conditions** and/or the Additional Terms for Investing.one or any other of the Legal Documents, agreed-upon onboarding, as applicable;
- not logging into your Investing.one account for three consecutive months at any time after the Reward has been received or sold by the Participant (whichever occurs last);

If we believe that you have engaged in any fraud or material abuse of this Campaign, or have engaged in any activity that may harm the reputation of Investing.one, we may, at our sole discretion, take any actions as we see fit in the given circumstances, including but not limited to, disqualifying you from the Campaign.

By participating in the Campaign, You acknowledge and consent to abide by the present Terms.

Participation in the Campaign shall not constitute or be deemed to constitute any form of partnership, association or joint venture between the Participant and Investing.one.

We may, at our sole discretion, suspend or terminate this Campaign or unilaterally change these Terms without prior notice.

The present Terms are published on our website in English, and any translation is a courtesy translation only. In the event of a conflict between the English document and any version translated into any other language, the English version shall prevail.

Each Participant is solely responsible for any tax implications of the present Campaign. We take no responsibility for any taxation obligations related to the Reward.

If, for any reason (e.g. conflict of interest), a Participant is not allowed to own a specific share, the respective Participant is required to inform Us prior to participating in the Campaign or within 48 hours after the Reward has been distributed.

We will process Participants' personal data in line with our Privacy Policy, which is available on our website.

To be eligible for participation in the present Campaign, the Participant must comply with these Terms and any other terms that may apply to their Investing.one account.

This Campaign and its Terms are governed by Cypriot law and the courts of Cyprus have exclusive jurisdiction to determine any dispute relating to it.

Insofar as permitted by law, Investing.one, its agents or its distributors will not in any circumstances be responsible or liable to compensate a Participant or accept any liability (whether direct, indirect, special, incidental, exemplary, punitive or consequential) for or in connection with the participation (or attempted participation) in the Campaign,

Investing.one shall not be liable for delay in performing or failure to perform any of its obligations under these Terms if such delay or failure results from events, circumstances or causes beyond its reasonable control.

In case you were referred to Investing.one via the Share & Grow campaign, please note that you cannot combine this Campaign's rewards with the Share & Grow campaign's rewards. In general, the current Campaign's rewards cannot be combined with other existing promotions of Investing.one.

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