

Terms & Conditions
governing OANDA Australia Pty Ltd's
Lunar NY Red Packet Offer

The following terms and conditions shall apply to the OANDA Australia ("OAU") Lunar NY Red Packet Offer. ("Program")

By participating in the Program, each participant agrees to observe and be bound by these terms and conditions and any relevant policy issued by OAU from time to time. OAU reserves its sole rights to revise and amend these terms and conditions from time to time without prior notice. In the event of a conflict between the terms of this agreement and any other document, the terms of this agreement if amended by OAU shall prevail.

1. Eligibility and Program Period

1.1. The Program is open to

- a. new clients who have not previously funded or traded in an OANDA account and invited OAU clients who received the "CNY Red Packet Offer" email or text message. All new accounts are subjected to OAU's new account requirements and must meet the approval criteria in order to be eligible for this Program.
- b. existing clients who traded with OANDA, as long as they sign up for the offer and deposit the required amount during the promotional period.

1.2. In addition to 1.1., this Program is only valid for "Eligible Customers", defined as an applicant:

- a. Who opens a new OANDA account and is approved to trade in the account.
- b. Who has been invited by OAU via the "Lunar NY Red Packet Offer" email or text message to participate.
- c. Who makes a deposit of the minimum sum in accordance with Table 1 during the promotion period; or
- d. Who completes the trade requirements in accordance with Table 1 within 60 days from the initial deposit date:

Table 1:

Account Package	Minimum deposit or Minimum Monthly Notional Volume Traded to qualify for Benefits	Benefits	2025 Lunar NY Red Packet Offer
Premium Spreads	Deposit: A\$ 10,000; or Volume: U\$ 30 million within 3 months	Reduced spreads up to 0.2 on major FX, gold, indices	Deposit: A\$ 3,000; or Volume: U\$ 2 million within 60 days.
Premium Commission		A\$2.75 per 100,000 volume (21% reduction)	

e. Who Opted-in via the landing page using the registered email address before the end of 15 March 2025 Sydney Time.

g. Who is not currently receiving any rebates/bonuses from other programs.

1.3. This Program is only available to Australian residents. Any emails received by non-Australian residents should be considered to have been sent in error and do not redo the client eligible for the Program.

1.4. OAU does not allow Eligible Customers to open multiple accounts. In the event the Eligible Customer does open multiple accounts, only the first account opened in the eligibility period defined in clause 1.1 will be eligible for the Program.

1.5. This Program is a stand-alone offer and cannot be used in conjunction with any other rebate, promotion or similar scheme offered by OAU or any other companies within the OANDA Group.

Anyone who meets the criteria above shall be deemed an Eligible Customer. Without prejudice to the generality of clause 1 above, OAU shall have the sole discretion to determine eligibility under these Program terms. Eligible Customers should read these terms carefully and reacquaint themselves with Our Terms.

2. Mechanics of the Program

2.1. In order to qualify for the Program, the Eligible Customer must meet the following criteria:

- a. Not be an existing customer of any other OANDA division apart from OAU
- b. The account with OAU is not closed or terminated during the eligible period defined in clause 1.2.
- c. Trade orders are to be placed through the OANDA trading platform during the eligible period defined in clause 1.2

- d. Benefits will be disqualified if there are withdrawals made within the first 60 days of your first fund date.
- e. Opt in via the landing page using the registered email address.

2.2. Once the criteria in 2.1 have been met, the Eligible Customer will be entitled to the Benefits in accordance with Table 1.

2.3. Once you qualify for the benefits, you will be able to maintain them until the end of June 2025. OAU will then assess your trading volume to validate your eligibility for the Premium Spreads and Premium Commissions Account Packages.

- a. It is required to trade at least U\$ 30 million in volume within the least 3 months to maintain the Premium Spreads or Premium Commission Account Packages.

2.4. No alternatives; the benefits are non-transferable and cannot be reassigned or substituted with any alternative.

2.5. This Program is subject to withdrawal or change without notice.

2.6. If any restrictions apply to your account, the account will not qualify for the benefits until the restrictions have been lifted. The account will not qualify for the benefits if your account is closed for any reason.

2.7. By choosing to opt-in, you confirm that you agree to the terms and conditions.

3. General

3.1. By participating in this Program, you consent to OAU using such information and contacting you for the marketing efforts of OAU and/or its sponsor(s). You further consent to the public disclosure of any statement, comment or quotation that you may give, and the reproduction, adaptation and translation into any language and publication of the same by OAU.

3.2. The Benefits are subject to, and contingent upon, your compliance with these terms and the Account terms . In addition to any other rights and remedies we may have, any breach or suspected breach of these terms and/or the Account Terms will entitle us to stop offering you the beneficial trading conditions immediately and without prior written notice, and/or reclaim payments previously paid pursuant to these terms.

3.3. Any dispute or situation not covered by these Terms and Conditions 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. We reserve the right to refuse to award the Benefits under the Program if we have reasonable belief that the Program is being abused in any way. Further, where any of these Terms and Conditions are breached or there is any reason to suspect a participant (including a Qualifying Participant) has acted fraudulently or obtained an unfair or unintended advantage pursuant to the Program, we reserve the right to stop or withdraw the Program.

3.4. If OAU subsequently discovers that the individual is in fact not eligible to participate in the Program, OAU may at its discretion reverse any preferential pricing or credit. No individual shall be entitled to any payment or compensation from OAU should any benefits be forfeited or reclaimed.

3.5. OAU shall not be liable to any account holder or any other persons for any loss or damage arising in connection with the Program, including without limitation, any error in computing any chances, any breakdown or malfunctions in any computer system or equipment. Without prejudice to the generality of the foregoing, OAU assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage- due mail.

3.6. The decision of OAU on all matters relating to the benefits shall be final and binding on all participants and any other persons, including, without limitation, any decision to cancel or suspend the Program. No correspondence(s) will be entertained.

3.7. OAU may at any time at its sole discretion, without notice or assigning any reason, therefore, terminate this Program, delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as OAU shall think fit, including without limitation, the eligibility of any customer, the bases and methods of identification of winners and any dates in connection with the Program and the qualifying period. OAU shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.

OANDA Australia Pty Ltd is regulated by the Australian Securities and Investments Commission ASIC (ABN 26 152 088 349, AFSL No. 412981) and is the issuer of the products and/or services on this website. It's important for you to consider the current Financial Service Guide (FSG), Product Disclosure Statement ('PDS'), Target Market Determination Policy, Account Terms and any other relevant OANDA documents before making any financial investment decisions.