## Skilling (Seychelles) Limited – Refer a Friend Terms and Conditions

- 1. The Refer a Friend promotion (the "**Promotion**") is held by Skilling (Seychelles) Limited ("**Skilling**") regulated by the FSA in Seychelles.
- 2. You agree by participating in the Promotion that You will be bound by these terms and conditions and Skilling's ordinary client terms and conditions (including, if any, schedules or amendments) that apply to Your account and always subjective to any applicable laws (together the "**Terms**").
- 3. The Promotion is available for customers residing in the below mentioned countries (each "Designated Country"). The eligible countries are: India, Indonesia, Malaysia, Palau, Saint Martin, Saint Vincent and the Grenadines, Sint Maarten, Solomon Islands, Vanuatu, Dominica, Fiji, French Guiana, Kyrgyzstan, Marshall Islands, Nauru, Christmas Island, Cocos Islands, Samoa, Turkmenistan, Turks and Caicos Islands, Western Sahara, Botswana, Brazil, Philippines, South Africa, Thailand, Turkey, Vietnam, China, Kenya, Morocco, Nigeria, Pakistan, Zimbabwe, Algeria, Bangladesh, Egypt, Ghana, Tanzania, Uganda, Ivory Coast, Jamaica, Saudi Arabia, Sri Lanka, Taiwan, United Arab Emirates, British Virgin Islands, Hong Kong, Jordan, Lebanon, Palestine, Tuvalu, Cameroon, Ethiopia, Nepal, Tunisia, Uzbekistan, Zambia, Angola, Bahamas, Bahrain, Cambodia, Namibia, South Korea, Benin, Kuwait, Madagascar, Qatar, Republic of the Congo, Reunion, Brunei, Burkina Faso, French Polynesia, Guadeloupe, Lesotho, Mongolia, Anguilla, British Indian Ocean Territory, Kazakhstan, Mauritius, Oman, Togo, Cayman Islands, Gabon, Guinea, Martinique, Rwanda, Trinidad and Tobago, Chad, Macau, Malawi, Maldives, Mali, Mauritania, New Caledonia, SeychellFes, Antigua and Barbuda, Aruba, Barbados, Belize, Djibouti, Niger, Saint Kitts and Nevis, Suriname, Bermuda, Bhutan, Cape Verde, Cook Islands, Falkland Islands, Gambia, Grenada, East Timor, Guyana, Mayotte, Saint Lucia, Sierra Leone, Tajikistan, Caribbean Netherlands, Kiribati, Micronesia, Montserrat, Niue, Wallis and Futuna, Pitcairn, Saint Barthelemy, Saint Helena, Saint Pierre and Miguelon, Tokelau, Argentina, Bolivia, Chile, Colombia, Costa Rica, Cuba, Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Uruguay, Venezuela, Albania, Andorra, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Faroe Islands, Georgia, Gibraltar, Greenland, Guernsey, Isle of Man, Jersey, Macedonia, Moldova, Monaco, Montenegro, San Marino, Serbia, Svalbard and Jan Mayen, Switzerland, Ukraine, Vatican City.
- 4. To qualify for the Promotion, the person making the referral (the "**Referrer**", or "**You**") must:
  - 4.1. Maintain a fully verified real money trading account with Skilling;
  - 4.2. Be resident of a Designated Country;
  - 4.3. Make at least one deposit following the Promotion's Commencement Date;
  - 4.4. Place at least 5 (five) trades into Your real trading account following the Promotion's Commencement Date. The trades shall be open for more than 3 (three) minutes each;
  - 4.5. Maintain at least 30 (thirty) USD into Your real trading account at the time of the Reward credit; and
  - 4.6. Agree and comply with the Terms



- 5. To qualify for the Promotion, the person who is invited by You to participate in the Promotion (the "**Referee**") must:
  - 5.1. Not be an existing customer of Skilling or have previously held an open or dormant account with Skilling;
  - 5.2. Open a real money trading account with Skilling using the unique trackable link (the "**Referral Link**") sent by You;
  - 5.3. Fully verify the account;
  - 5.4. Be resident of a Designated Country;
  - 5.5. Place at least 5 (five) trades into their real trading account within 30 (thirty) days of the account being fully verified. The trades shall be open for more than 3 (three) minutes each;
  - 5.6. Agree and comply with the Terms

(collectively the "Requirements")

- The Promotion starts on the 22nd of May 2023 at 00:01 AM Seychelles standard time (GMT+4) (the "Commencement Date") and shall be active for a period of one year unless previously cancelled by Skilling.
- 7. If the Requirements are met, You will be eligible for the a reward (the "**Reward**) based on the below tiers:

# of referrals	Reward per referral
0-24	USD 10
25-50	USD 15
51+	USD 20

- 8. You can invite an unlimited number of friends. If the Rewards exceeds 1000 USD per calendar month, You will receive the exceeding amount on the next calendar month.
- 9. Should the Referee complete at least 1 trade during weekends, within 1 month from the day of the first trade, the Referrer shall be eligible for an additional 5 USD per eligible referral.
- 10. Should the Referee trades at least 5 asset classes, within 1 month from the day of the first trade, the Referrer shall be eligible for an additional 5 USD per eligible referral.
- 11. The Reward will be adjusted to Your account on a monthly basis at the second day of each calendar month. In the event that the second day of the month falls on a weekend, the adjustments will be moved to the subsequent business day. Once the Reward is adjusted, You will be able to withdraw it. The withdrawal method shall be the same as the method of Your deposit.
- 12. The award of the Reward is subject to compliance with the <u>Welcome Bonus Terms &</u> <u>Conditions</u> by the Referee. For example:

If the Referee abuses the Welcome Bonus by withdrawing the initial deposit and trading only with the Welcome Bonus, the Referrer will not be awarded with the Reward for this specific Referee.



- 13. Skilling will not charge You any fees for the withdrawal. However, the corresponding payment method may charge You according to their fee structure for which Skilling is not liable.
- 14. This Promotion can be used in conjunction with any other Promotion offered by Skilling.
- 15. Any Affiliates or Introducing Brokers shall not be able to participate in the Promotion.
- 16. You may transfer the Reward and any profits made thereof between Skilling's different platforms; Skilling Trader, Skilling cTrader or Skilling MT4. To execute the transfer, please reach out to Skilling's customer support either via live chat or to support@skilling.com.
- 17. Skilling shall have the sole and absolute discretion in determining whether the Reward can be awarded to You or not. Skilling further reserves the right to reject or withdraw the Reward without prejudice if your participation is, or is likely to be, in breach of any Terms or any signs, or suspicions, that multiple accounts belong to the same client or his/her immediate family.
- 18. Skilling may in its discretion cancel or reverse if a Reward payment is made in error.
- 19. You agree to indemnify, defend and hold harmless Skilling (including its directors, officers, employees and assigns) on written demand and at all times from and against any and all liability, fines, penalties, actions, judgement, settlement, claims, demands, losses, damages, injury, compensation, costs and expenses (including interest payments, reasonable legal fees on a solicitor/client basis, other professional fees and disbursements and costs of investigation and litigation) for or in respect of which Skilling will or may become liable by reason of or related or incidental to any act, default or omission and/or any breach of representation and warranty set forth herein by You under these Terms including without limitation resulting from or in relation to any breach, non-observance, act or omission whether negligent or otherwise.
- 20. To the extent permitted by law, Your rights to litigate, to seek injunctive relief or to any other recourse to judicial or any other procedure in case of disputes or claims resulting from or in connection with this Promotion are hereby excluded, and You expressly waive any and all such rights.
- 21. If a Reward payment cannot be executed as planned due to reasons beyond the control of Skilling, including but not limited to any technical problems or malfunctions, Skilling shall not incur any liability to you in connection with the Promotion.
- 22. Skilling reserves the right to change the terms of the Promotion or cancel it in its entirety at any time.
- 23. These Terms shall be governed and construed in accordance with the laws of Seychelles. The parties irrevocably agree that the courts of Victoria, Mahe shall have the exclusive jurisdiction to settle any dispute arising out of or in connection with this Promotion.



Skilling (Seychelles) Ltd is authorised and regulated by the Financial Services Authority Seychelles (FSA) under licence No. SD042 (the 'Company'), and Registration No.8425574-1. Suite 4G, Global Village Jivan's Complex, Mont Fleuri, Mahe, Seychelles.



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