



MEXEM

€250 CASH WELCOME OFFER

TERMS & CONDITIONS CUSTOMER AGREEMENT

MEXEM LTD, an investment firm incorporated under the laws of the Republic of Cyprus with registration number 351726, having its registered office at 11 Anthroponin Dikaiomaton, 3110 Limassol, Cyprus, fully licensed and regulated by the Cyprus Securities and Exchange Commission ("CySEC") under license number CIF 325/17 (hereinafter referred to as "**MEXEM**," "**us**," or "**we**"), together with its successors and assigns, enters into this legal agreement with the **Party** or **Parties** executing this document (hereinafter referred to as the "**Customer**," "**Client**," or "**you**").

This document sets out the respective rights and obligations of both Parties in connection with the provision of MEXEM's "**€250 Cash Welcome Offer**" (hereinafter referred to as the "**Promotion**"). This Promotion applies exclusively to new clients referred to us by our partner De Belegger. All Parties acknowledge and agree to be bound by these **Terms** upon acceptance of the Terms and Conditions set forth herein and upon fulfillment of the conditions specified in the offer.

DEFINITIONS

For the purposes of this **Agreement**, the following terms shall have the meanings set forth below:

"Client Account" shall mean any and all accounts opened with MEXEM and approved by both MEXEM and Interactive Brokers.

"Linked Account" shall mean an existing Interactive Brokers account that has been connected to MEXEM through the account linking process and has been confirmed by MEXEM as successfully linked for the purposes of this Promotion.

"Active Account" shall mean a Client Account that has been approved by both MEXEM and Interactive Brokers and on which the Client has executed at least one (1) trade.

"Qualifying Deposit" shall mean a total deposit amount of at least two thousand euro (€2,000) made to the Client Account, either in a single deposit or in two separate deposits. The first deposit must be made during the Promotion Validity Period, which begins on 26 January 2026 and ends on 30 April 2026 (inclusive).

If the Client chooses to make two deposits to meet the minimum requirement, the second deposit must be completed within thirty (30) calendar days from the date of the first deposit, and in any case no later than 30 April 2026 at 23:59 GMT, whichever occurs first.

Any deposits made after 30 April 2026 shall not be considered for the purposes of qualifying for this Promotion.



"Promotion Validity Period" shall mean the period commencing on **26 January 2026** and ending on **30 April 2026 at 23:59 GMT**, during which the Client must fulfill the initial Eligibility Criteria (account opening/linking and Qualifying Deposit) in order to qualify for participation in the Promotion.

"Trading Requirement Period" shall mean a period of three (3) consecutive calendar months commencing from the date of the Client's first Qualifying Deposit, during which the Client must execute the minimum trading activity as specified in Section 2 of this Agreement.

"Eligibility Criteria" shall mean the minimum conditions that a Client must satisfy to qualify for the Reward under the €250 Cash Welcome Offer, as outlined in this Agreement, including but not limited to account approval, funding, and trading activity requirements, and as further detailed in Section 2 of this Agreement.

"Eligible Client" shall mean an individual who satisfies the Eligibility Criteria as set out in this Agreement and who complies with all applicable onboarding and customer acceptance requirements under MEXEM's internal policies and regulatory obligations.

"Reward" shall mean a cash bonus of two hundred and fifty euro (**€250**) credited to the Eligible Client's MEXEM Investment Account upon successful completion of all Eligibility Criteria, including the Trading Requirement Period.

"Authorised Person" shall mean a person or legal entity authorized by this Agreement to make use of the services and provide instructions.

"Information" shall mean personal and sensitive financial data provided by the Client to MEXEM for the purposes of account opening, regulatory compliance, identity verification, or administration of the Promotion. Such data may include, without limitation, personal identifiers, bank account details, trading account information, income statements, tax returns, and any other confidential information reasonably required for the implementation of this Agreement.

"Business Day(s)" shall mean any time from Monday 07:00 AM GMT through to Friday 21:00 GMT excluding public holidays in Cyprus.

"Platform" shall mean the Interactive Brokers' online trading platform where you can trade in financial instruments and where your Client Account is located.

"Parties" shall mean MEXEM and the Clients who are eligible for the €250 Cash Welcome Offer in accordance with the Eligibility Criteria set out in this Agreement.

"Website" shall mean www.mexem.com.

"Applicable Laws" shall mean all laws, regulations, directives, and other binding instruments in force in the Republic of Cyprus or in any other jurisdiction whose laws may be applicable to the performance or interpretation of this Agreement.

"Effective Date" shall mean the date on which this Agreement enters into force, as determined by the date of its publication by MEXEM or the date on which the Promotion is first made available to Clients, whichever occurs earlier, or as otherwise communicated by MEXEM.



"GMT" (Greenwich Mean Time) shall mean the time zone used for all references to deadlines, timeframes, and validity periods under this Agreement, unless otherwise specified.

1. INTRODUCTION

1.1 MEXEM's "**€250 Cash Welcome Offer**" (the "**Promotion**") offers Eligible Clients the opportunity to receive a cash bonus of **two hundred and fifty euro (€250)** credited to their MEXEM Investment Account, upon meeting all applicable Eligibility Criteria, including completion of the Trading Requirement Period.

1.1.1 To qualify for the Reward, the Client must execute a minimum of **one (1) trade per calendar month for three (3) consecutive months**, commencing from the date of the first Qualifying Deposit. The Reward will only be credited after successful completion and verification of this Trading Requirement Period.

1.2 The €250 Cash Welcome Offer is open exclusively to Clients who meet the Eligibility Criteria specified in Section 2 of this Agreement.

1.3 These terms and conditions ("**Terms**") form the basis for participation in the €250 Cash Welcome Offer.

1.4 By participating in the €250 Cash Welcome Offer, you agree to be bound by these Terms.

1.5 MEXEM reserves the right to amend, vary, or cancel any of these Terms at its sole discretion and at any time without prior notice.

1.6 Capitalised terms used but not defined herein have the meanings assigned to them in the MEXEM Risk Disclosure, the General Terms and Conditions (the "**MEXEM Documents**"). Any references to the MEXEM Documents below shall be construed accordingly.

1.7 The Promotion shall be valid from **26 January 2026** until **30 April 2026 at 23:59 GMT**, inclusive. The first Qualifying Deposit must be made within this period to be eligible for the Promotion.

1.8 For any questions regarding this Promotion or your eligibility, please contact: info@mexem.com.



2. €250 CASH WELCOME OFFER: ELIGIBILITY AND TERMS

2.1 Eligibility Criteria for Participation in the €250 Cash Welcome Offer

To qualify for the Reward under MEXEM's €250 Cash Welcome Offer, you must meet **all** of the following conditions:

- a) Be a **New Client** referred to MEXEM by De Belegger, and either:
 - i) Successfully open a new MEXEM Investment Account through the designated webpage; or
 - ii) Link an existing Interactive Brokers account to MEXEM by completing all required steps of the account linking process, and sending a confirmation email to info@mexem.com upon completion. *By linking your Interactive Brokers account to MEXEM LTD, you confirm that you have read and agreed to our Terms and Conditions.*
- b) Have the **Client Account** approved by both MEXEM and Interactive Brokers.
- c) Meet the **Qualifying Deposit** requirement, as follows:
 - iii) **For new accounts:** the Client must make a total deposit of at least two thousand euro (€2,000), either in a single deposit or in two separate deposits. The first deposit must be made during the Promotion Validity Period. If a second deposit is needed to reach the minimum threshold, it must be made within thirty (30) calendar days from the date of the first deposit and no later than 30 April 2026 at 23:59 GMT, whichever occurs first.
 - iv) **For linked accounts:** the Client must ensure that the combined value of (i) the account at the time of linking, and (ii) any additional deposits made within thirty (30) calendar days from the date MEXEM confirms the account has been linked, equals or exceeds two thousand euro (€2,000). In all cases, any qualifying amounts must be received no later than 30 April 2026 at 23:59 GMT.
- d) Complete the **Trading Requirement Period**, which requires the Client to execute a minimum of **one (1) trade per calendar month for three (3) consecutive calendar months**, commencing from the date of the first Qualifying Deposit. *The Client will only become eligible for the Reward upon successful completion and verification of this trading activity requirement.*
- e) Send a confirmation email to info@mexem.com once all other eligibility requirements have been fulfilled. The email must include the following:
 - v) **For new accounts:** confirmation that the Qualifying Deposit has been completed (e.g., a transaction receipt or proof of transfer);
 - vi) **For linked accounts:** confirmation that the Interactive Brokers account has been successfully linked to MEXEM, along with proof of any additional deposit made, if applicable, to satisfy the Qualifying Deposit requirement.

2.1.1 For the purposes of this Agreement, a Client who fulfills all of the conditions listed in Clauses 2.1(a) through 2.1(e), including successful completion of the Trading Requirement



MEXEM

Period, shall be deemed an Eligible Client and will qualify to receive the Reward described in Clause 1.1, subject to final verification by MEXEM. MEXEM reserves the right to verify all submitted information, including confirmation of the Qualifying Deposit, completion of the account linking process, trading activity during the Trading Requirement Period, and any documentation or communications provided under Clause 2.1(e), prior to confirming eligibility or issuing any Reward.

2.2 Cash Bonus Reward

2.2.1 Eligible Clients who meet all requirements set forth in Clause 2.1, including successful completion of the Trading Requirement Period, shall receive a cash bonus of **two hundred and fifty euro (€250)** credited to their MEXEM Investment Account.

2.2.2 The Trading Requirement Period requires the Client to execute a minimum of one (1) trade per calendar month for three (3) consecutive calendar months, starting from the date of the first Qualifying Deposit. For example, if the first Qualifying Deposit is made on 15 February 2026, the Client must execute at least one trade in each of the following periods: 15 February – 14 March 2026, 15 March – 14 April 2026, and 15 April – 14 May 2026.

2.2.3 If the Client fails to execute the minimum required trades during any month of the Trading Requirement Period, the Client will not qualify for the Reward, and no cash bonus shall be credited.

2.2.4 Upon verification that all Eligibility Criteria have been met, including completion of the Trading Requirement Period, MEXEM will credit the €250 cash bonus to the Client's MEXEM Investment Account within thirty (30) calendar days.

2.2.5 If the Client closes the account before the Trading Requirement Period is completed or before receiving the Reward, the Client shall forfeit the Reward, and participation in the Promotion shall be terminated effective immediately.

2.2.6 This Reward is non-transferable and may not be substituted for any other benefit.

2.2.7 The Reward granted under this Promotion is subject to the general terms, limitations, and enforcement rights outlined in Sections 3 through 10 of this Agreement.

3. TERMINATION AND CHANGES

3.1 MEXEM reserves the right to withhold and/or cancel any Reward under this Promotion where, in its sole discretion, it determines that a Client has engaged in any activity intended to manipulate or abuse the Promotion, or has breached — or is reasonably suspected of having breached — any applicable law, regulation, licensing requirement, or any term of this Agreement.

3.1.1 MEXEM reserves the right to withhold or cancel any Reward if it reasonably believes that the Client has provided false, inaccurate, misleading, or incomplete Information in connection with participation in the Promotion.

3.2 MEXEM reserves the right to revoke or withdraw the Promotion from any Client who, in its view, has abused the spirit or intention of the Promotion. In the event of any suspected abuse, fraud, or breach of these Terms, MEXEM may cancel, suspend, or withhold any



MEXEM

Reward, including any pending or attempted disbursement, or take any other action it considers appropriate.

3.3 MEXEM shall act as the sole arbiter of the €250 Cash Welcome Offer, these Terms, and any matters arising in connection with this Agreement. All decisions made by MEXEM, including any exceptions, interpretations, or modifications to these Terms, shall be final and binding. MEXEM further reserves the right to amend, suspend, or terminate the Promotion, in whole or in part, at any time without prior notice.

3.4 The Promotion is not open to employees of MEXEM or any entity within the MEXEM Group, nor to employees, agents, or representatives of entities that directly compete with MEXEM or any member of the MEXEM Group.

3.5 Any dispute or situation not expressly addressed by these Terms shall be resolved by MEXEM's management in the manner it considers fairest to all concerned. All such decisions shall be final and binding on all Parties.

3.6 If any provision of these Terms, or any part thereof, is or becomes illegal, invalid, or unenforceable under the laws of any jurisdiction, such illegality, invalidity, or unenforceability shall not affect the legality, validity, or enforceability of the remaining provisions of these Terms in that jurisdiction, nor shall it affect the legality, validity, or enforceability of any provision in any other jurisdiction.

3.7 No failure or delay by MEXEM in exercising any right, remedy, or provision under these Terms shall operate as a waiver of that right, remedy, or provision. Nor shall any single or partial exercise of any right or remedy preclude any further or future exercise thereof.

4. RISK WARNING

4.1 Participation in the €250 Cash Welcome Offer does not constitute financial, investment, or tax advice, nor does it guarantee any financial benefit or return. The Reward is subject to the Eligibility Criteria and conditions set forth in this Agreement. MEXEM shall not be liable for any indirect, incidental, or consequential damages resulting from participation in the Promotion, including but not limited to trading losses or reliance on promotional benefits. Clients are solely responsible for understanding the terms of this Promotion and for making their own independent financial and investment decisions.

4.2 Participation in this Promotion does not constitute a solicitation, offer, or recommendation by MEXEM to buy, sell, or invest in any financial instruments. Investing in financial instruments involves risks, including the potential loss of capital. Clients should carefully consider their financial situation, investment objectives, and risk appetite before engaging in trading activity, and are advised to seek independent legal, financial, or tax advice as appropriate.

4.3 Participation in this Promotion does not entitle the Client to any ongoing benefits, recurring rewards, or future promotional offerings. The Reward is provided on a one-time, discretionary basis, and MEXEM makes no representation or commitment regarding its future availability.



MEXEM

4.4 All personal and financial Information provided by the Client in connection with this Promotion shall be processed, stored, and handled in accordance with MEXEM's Privacy Policy and all applicable data protection laws and regulations.

5. DATA PROTECTION AND CLIENT CONSENT UNDER GDPR

5.1 MEXEM processes personal and financial data in accordance with the General Data Protection Regulation (EU) 2016/679 ("GDPR") and its internal privacy and data handling policies.

5.2 MEXEM shall collect, process, and store your personal and financial data strictly as necessary for:

- f) administering and managing your participation in the €250 Cash Welcome Offer, including the verification of eligibility and delivery of the Reward; and
- g) complying with MEXEM's legal and regulatory obligations under Applicable Laws, including requirements imposed by CySEC.

5.3 The personal and financial data processed by MEXEM for the purposes of this Promotion may include, but are not limited to: personal identifiers (such as name, date of birth, nationality, and contact information), financial and account-related data, documentation provided during account opening and identity verification, and any other information required to administer the Promotion, verify Reward eligibility, or fulfill legal and regulatory obligations.

5.4 For further details on how your personal data is collected, used, stored, and protected — including your rights under the GDPR — please refer to MEXEM's Privacy Policy, available on the official MEXEM website. The Privacy Policy is incorporated by reference into this Agreement and forms an integral part of these Terms.

6. DISCLAIMER OF WARRANTIES / LIMITATION OF LIABILITY

6.1 MEXEM and/or any of its subsidiaries, affiliates, and agents, shall not be liable for any loss or damage arising directly or indirectly from events, actions, or omissions beyond its reasonable control. This includes, without limitation, losses resulting from delays, interruptions, or failures in the transmission or processing of orders, communications, or information due to failures in communication systems, internet connectivity, third-party service providers, or power outages.

6.2 Any tax liability arising from the receipt of the Reward under this €250 Cash Welcome Offer shall be the sole responsibility of the Client. Where Applicable Laws require MEXEM to withhold tax and remit it to the relevant tax authority on the Client's behalf, the value of the Reward credited to the Client's account will be net of such tax. MEXEM shall bear no responsibility for any additional tax obligations that may arise in the Client's jurisdiction as a result of participation in this Promotion.

6.3 Nothing in this Promotion or in these Terms shall be construed as creating any partnership, joint venture, agency, franchise, sales representative, or employment relationship between the Client and MEXEM.



MEXEM

6.4 In the event that this Agreement is translated into a language other than English, the English version shall prevail and be deemed the authoritative and binding version in case of any conflict, discrepancy, or inconsistency between the language versions.

6.5 The Reward under the €250 Cash Welcome Offer is non-transferable and may not be assigned or substituted for any other benefit, unless explicitly stated otherwise in these Terms.

6.6 Unless expressly stated otherwise in writing by MEXEM, participation in the €250 Cash Welcome Offer is limited to one (1) Reward per Client per qualifying account. Clients may not combine or apply multiple promotional offers concurrently. MEXEM reserves the right, at its sole discretion, to grant exceptions on a case-by-case basis. Any such exception shall not be deemed to modify or waive the general promotional policy.

6.7 Eligibility for this Promotion is subject to verification and full compliance with these Terms. Any misuse, manipulation, or attempt to circumvent the conditions of the Promotion may result in disqualification from this or any future promotional offers. All decisions made by MEXEM regarding eligibility, exceptions, or the application of the Promotion shall be final and binding on all Parties.

6.8 MEXEM reserves all rights not expressly granted under these Terms. Participation in the Promotion shall not be construed as granting the Client any rights or entitlements beyond those explicitly set forth in this Agreement.

7. PRIVACY

7.1 MEXEM does not sell or disclose Client or prospective Client Information to third parties, except as required in the ordinary course of business. Such disclosures may include sharing Information with employees, agents, service providers, affiliates, banking partners, or regulatory authorities, in accordance with Applicable Laws and MEXEM's Privacy Policy. All data sharing is conducted in accordance with the principles of necessity, proportionality, and confidentiality.

7.2 Information collected by MEXEM in connection with this Promotion may be used for administering and managing the Client's participation in the Promotion, verifying eligibility, and delivering the Reward. Such Information may also be processed and retained for purposes related to compliance with MEXEM's legal, regulatory, and reporting obligations, in accordance with Applicable Laws and MEXEM's Privacy Policy.

7.3 For all matters relating to the processing of personal data in connection with this Promotion, please refer to Section 5 ("**Data Protection and Client Consent under GDPR**").

8. CONSENT TO ELECTRONIC SIGNATURE

8.1 By electronically signing MEXEM's account agreement and related documentation, you acknowledge receipt of your account opening materials, including the account letter and all documents contained within MEXEM's electronic account package. You further confirm that



MEXEM

you have read, understood, and agreed to be bound by the terms and conditions set forth therein.

8.2 By signing MEXEM's account agreement and related documents, you consent to MEXEM maintaining, receiving, storing and accessing electronic records of your trades, transactions, and account activity, in accordance with applicable legal and regulatory requirements.

8.3 By participating in the €250 Cash Welcome Offer, you confirm that you have read and understood these Terms in full and agree to be bound by them. You further acknowledge that any Information you provide in connection with this Promotion is accurate and complete to the best of your knowledge.

9. ENTIRE AGREEMENT

9.1 This Agreement, together with MEXEM's General Terms and Conditions, Risk Disclosure, and all referenced policies and procedures, constitutes the entire agreement between MEXEM and the Client with respect to the €250 Cash Welcome Offer. It supersedes all prior or contemporaneous understandings, communications, representations, or agreements — whether oral or written — relating to the subject matter of this Promotion.

10. GOVERNING LAW AND JURISDICTION

10.1 This Agreement, including the rights and obligations of the Parties and any judicial or administrative proceedings arising directly or indirectly from it or from any transaction contemplated herein, shall be governed by and construed in accordance with the laws of the Republic of Cyprus. The Parties irrevocably submit to the non-exclusive jurisdiction of the courts of Cyprus for the resolution of any such matters.

CUSTOMER ACKNOWLEDGES HAVING RECEIVED, READ, AND UNDERSTOOD THE FOREGOING CUSTOMER AGREEMENT AND HEREBY AGREES TO BE BOUND BY ALL OF THE TERMS AND CONDITIONS HEREOF.