SOKIN

Zero FX Fees on first AUD 100,000

Promotion Terms and Conditions

Sokin – Private & Confidential. 2026

Updated: September 2026

Introduction

These Terms and Conditions ("Terms") govern your participation in the Sokin: Zero FX Fees on the first AUD 100,000 promotion (the "Promotion") offered by Sokin Australia PTY Limited (AFSL 536975) ("Sokin," "we," "us," or "our").

These Terms are incorporated into and form part of the Terms of Use between you ("Participant") and us governing your use of our Services. Capitalised terms not defined herein shall have the meanings assigned to them in the Terms of Use.

Promotion Period

The Promotion is available during the period commencing on 1 October 2026 and ending on 31 December 2026 inclusive (the "Promotion Period"), unless withdrawn earlier in accordance with these Terms. The Promotion Period determines eligibility, and the Offer Period determines the duration of benefits once eligibility is established.

1. Promoter Details

Sokin Australia PTY Limited, located at Level 44, 600 Bourke Street, Melbourne VIC 3000 Australia, is the promoter of this Promotion.

2. Eligibility Criteria

To be eligible for the Promotion, Participants must:

- be a new Sokin customer with a valid and eligible ABN. "New Sokin customer" means a Participant that has not previously held a Sokin account (including any closed or suspended account) at any time prior to the Participant's Account Activation Date;
- be incorporated or registered in Australia and onboarded through Sokin;
- have successfully completed Sokin's onboarding process, including all know-your-customer (KYC) and other compliance requirements;
- redeem the Promotion once only. The Promotion is limited to one redemption per legal entity (as identified by ABN/ACN) and Sokin account. Sokin may treat multiple accounts or applications controlled by, or under common control with, the same legal entity as a single Participant unless Sokin expressly agrees otherwise in writing for the purposes of this limitation;
- have eligibility for the Promotion determined at the time the Participant's Sokin account is activated ("Account Activation Date") and only where the Account Activation Date occurs during the Promotion Period.

Sokin may, at any time, request information reasonably required to verify a Participant's eligibility for the Promotion (including evidence relating to prior account usage, promotional redemptions, ABN/ACN status and onboarding details). If a Participant does not provide the requested information within a reasonable timeframe, Sokin may determine that the Participant is not eligible (or is no longer eligible) for the Promotion. Sokin's determination of eligibility will be final, acting reasonably.

3. Promotion Benefits

Eligible Participants will receive a waiver of Sokin's FX conversion fees on qualifying FX conversions, up to a total aggregate FX conversion value of AUD 100,000, processed through the Participant's Sokin account in accordance with the Terms of Use. The FX conversion fee will be waived at the point the qualifying transaction is processed or otherwise applied by Sokin acting reasonably, provided that the transaction was completed during the Offer Period (as defined below). Sokin may, acting reasonably, apply the FX conversion fee waiver manually where technical or operational constraints prevent real-time application.

The FX conversion fee waiver applies solely to FX conversion fees charged by Sokin. Other fees may still apply, including but not limited to payment processing fees, third-party fees, correspondent banking fees, and any other non-FX fees charged in connection with the transaction.

The fee-waiver-eligible amount is capped at a total aggregate value of AUD 100,000 per eligible Participant. The AUD equivalent of each FX conversion will be calculated at the time of conversion using Sokin's prevailing exchange rate.

The Promotion is valid for three (3) months from the Participant's Account Activation Date ("Offer Period"). Any FX conversions completed after the expiry of the Offer Period, or after the AUD 100,000 cap has been reached (whichever occurs first), will be charged in accordance with Sokin's then standard pricing.

The FX conversion fee waiver does not apply to non-FX transactions, reversed or cancelled transactions, Lock FX, Forward Contracts, or any other FX products not expressly covered by this Promotion.

Any unused portion of the fee-waiver-eligible amount has no cash value, cannot be transferred, and expires at the end of the Offer Period.

Sokin reserves the right to exclude any transactions or suspend the application of the Promotion where activity is reasonably deemed abusive, inconsistent with the intended purpose of the Promotion, or in breach of these Terms or the Terms of Use.

4. Acceptance

By applying for and opening a Sokin account during the Promotion Period, Participants are deemed to accept these Terms. These Terms will take effect from the Participant's Account Activation Date.

5. Exclusivity

This Promotion cannot be used in conjunction with any other promotion, incentive, rebate, or fee waiver unless expressly stated by Sokin in writing.

6. Termination

This Promotion will expire at the end of the Promotion Period, unless cancelled or amended earlier in accordance with these Terms. These Terms will automatically terminate if the Participant's Terms of Use with Sokin are terminated for any reason. Sokin reserves the right to cancel, suspend, or amend these Terms at any time without prior notice.

7. Use of Personal Information

Any personal information provided to Sokin in connection with this Promotion will be used in accordance with our Privacy Policy.

8. Transferability

Participants may not transfer their rights or obligations under these Terms without our written consent.

9. No Third-party Rights

These Terms create rights and obligations only between the Participant and Sokin; no third party may enforce any terms herein.

10. Severability

If any provision of these Terms is held to be invalid or unenforceable, the remaining provisions will remain in full force and effect.

11. Governing Law and Jurisdiction

These Terms are governed by the laws of New South Wales, Australia, and Participants agree to submit to the exclusive jurisdiction of the courts in New South Wales, Australia.

12. Contacting Sokin

For inquiries, Participants may contact us via email at support@sokin.com or through our website at https://sokin.com/.

13. Additional General Terms

- Indemnification: Eligible Participants agree to indemnify, defend and hold harmless the Sokin group and its officers, directors, employees, advisors, agents, and subcontractors from and against any loss, damage or expense (including reasonable attorneys' fees) incurred in connection with any claims, actions, demands, suits or proceedings made against the Sokin group by a third party or suffered by the Sokin group in connection with or as a result of the Eligible Participants' breach of these Terms, failure to comply with applicable law or the Eligible Participants' use or misuse of the Promotion.
- Conflict Resolution: In the event of a conflict between these Terms and the Terms of Use, these Terms shall prevail.