

Loyalty Rewards Program ("Gold Loyalty Rewards") — Terms and Conditions

Eligible account: Dynamic Account only

Qualifying instrument: Gold (XAU/USD) CFDs

Last updated: 05.10.2026

Duration: ongoing (no fixed end date)

"Loyalty Rewards Program" and "Gold Loyalty Rewards" refer to the same program and are used interchangeably throughout this document and in the Company's communications.

"The Company" means the Born2trade entity with which the client has a Client Agreement.

This document is the full Terms and Conditions of the Program (the "Terms"). Any promotional summary, flyer, webpage text, email, or other marketing material describing the Program is provided for general information only and does not prevail. If there is any difference between a promotional summary and these Terms, these Terms prevail.

1. The Program

The Loyalty Rewards Program rewards genuine XAU/USD trading activity on eligible Dynamic Accounts with physical gold or an equivalent account credit, based on qualifying trading volume reached in a calendar quarter.

Calendar quarters are defined as:

- Q1: January–March
- Q2: April–June
- Q3: July–September
- Q4: October–December

The Program is ongoing and has no fixed end date.



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The Program is intended for genuine trading activity involving real market exposure and must not be used for hedging, arbitrage, artificial volume generation, or any other activity designed primarily to generate a Program reward rather than to trade.

2. Eligibility and joining the Program

2.1 Who can join

The Program is available to clients of Born2trade Ltd (Mauritius) who hold, or open, an eligible Dynamic Account and who complete the Company's registration and verification requirements.

Physical delivery of a gold bar is not available in all countries. Clients located in, or requesting delivery to, certain countries cannot receive a physical reward. In such cases, the client cannot take delivery of gold and the equivalent account credit applies instead.

2.2 How to join

To join the Program, a client must:

1. Complete registration and verification with the Company.
2. Open and hold an eligible Dynamic Account.
3. Submit a request through the application form on the official Program page on the Born2trade website or in the Client Area.
4. Receive written confirmation of participation from the Company.

An existing Dynamic Account qualifies once participation is confirmed through the form. No new account is required solely to join.

2.3 When qualifying volume starts counting

Qualifying volume is calculated for the full calendar quarter, regardless of the date on which the client joined the Program. Volume traded on the nominated Dynamic Account from the first day of that quarter through the last day of that quarter counts toward the reward, including volume generated before the Company confirmed participation, provided it falls within the same calendar quarter.

Born2trade is a trade name of Born2trade Ltd (Mauritius), a company incorporated in Mauritius under registration number C214572 and office address at Ground Floor, Silver Bank Tower, 18 Bank Street, Cybercity, Ebene 72201, Republic of Mauritius. Born2trade Ltd is authorized and regulated by the Financial Services Commission (FSC) of Mauritius as an Investment Dealer under license number GB24203511.

2.4 Multiple Dynamic Accounts

Qualifying volume is calculated on **one** Dynamic Account only. Volume from other accounts held by the same client is not aggregated.

3. Qualifying volume

3.1 What counts

Qualifying volume is the total XAU/USD trading volume, measured in lots, executed on the client's nominated eligible Dynamic Account within a calendar quarter. Only XAU/USD volume counts toward the reward; volume from other instruments traded on the same Dynamic Account does not count.

3.2 Definitions requiring confirmation

"Lot" means a standard lot (100,000 units).

4. Reward table

Quarterly XAU/USD qualifying volume	Gold reward	Reward option
20 lots	1 g gold	Physical gold bar or account credit
100 lots	5 g gold	Physical gold bar or account credit

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200 lots	10 g gold	Physical gold bar or account credit
500 lots	25 g gold	Physical gold bar or account credit
1,000 lots	50 g gold	Physical gold bar or account credit
20,000 lots	1 kg gold	Physical gold bar or account credit

The minimum qualifying level is 20 lots per calendar quarter. Rewards follow the table above. Qualifying volume above an achieved reward level that does not reach the next reward level carries forward to the following quarter, as described in Section 5.

If the client does not reach the 20-lot minimum in a calendar quarter, no gold reward is earned for that quarter, and that quarter's volume does **not** carry forward to the next quarter.

5. Carry-forward of qualifying volume — worked examples

The following examples illustrate how carry-forward volume is treated.

Example 1 — 19 lots. The client trades 19 lots during the quarter. The minimum level is 20 lots, so no gold reward is earned for that quarter. Under the current working rule, the 19 lots do not carry forward.

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Example 2 — 25 lots. The client qualifies for 1 g of gold. 20 lots are used for the reward; the extra 5 lots carry forward. In the next quarter, only 15 additional qualifying lots are needed to reach the next 1 g minimum reward level.

Example 3 — 250 lots. The client qualifies for 10 g of gold at the 200-lot level. The extra 50 lots carry forward to the next quarter.

Example 4 — 520 lots. The client qualifies for 25 g of gold at the 500-lot level. The extra 20 lots carry forward, meaning the client already starts the next quarter with enough carried volume to meet the minimum 1 g reward level, subject to the Program conditions.

If the client closes the nominated Dynamic Account, or closes the Client Area, any unused qualifying volume, carry-forward volume, and unconfirmed reward in respect of that account is forfeited. The Company has no obligation to pay compensation, substitute credit, or otherwise settle completed or partial volume under the Program.

6. Choosing and receiving the reward

6.1 How the reward is chosen

After a quarter closes and the Company has confirmed the client's qualifying volume and reward level, the Company notifies the client in writing of the reward they have earned.

The client then chooses between a physical gold bar and an equivalent account credit. The choice applies to the entire reward; the reward cannot be split between a physical amount and credit.

If the client does not respond within **3 business days** of the Company's notification (server time, UTC+0), the Company will apply the equivalent account credit by default.

6.2 Physical gold delivery

Physical rewards are 999 fineness gold.

Delivery is made by courier to the client's verified address. The Company pays shipping costs and applicable customs duties. Identification and security checks apply before dispatch.

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Physical delivery is not available in all countries. Clients who cannot receive delivery for this reason receive the equivalent account credit instead (see Section 2.1).

Delivery timeframes depend on the country of delivery.

6.3 Account credit

If account credit is selected, or applied by default under Section 6.1, the gold reward is converted using the applicable official quarter-closing reference price specified by the Company (Bloomberg quarter-closing price).

The credit is applied in the currency of the client's nominated Dynamic Account. Once credited, the client may use it without restriction, including withdrawal, subject to the Client Agreement and the Company's standard withdrawal procedures.

7. Review and confirmation timeline

The Company may review qualifying volume and account activity before confirming or delivering a reward. This process may take up to 2 business days and is applied on a case-by-case basis.

8. Prohibited conduct

Clients must not:

- generate artificial trading volume, including through wash trading or trades executed mainly to accumulate Program rewards rather than to trade;
- hedge or substantially offset XAU/USD positions between different Born2trade account types in order to generate qualifying volume without genuine market exposure;
- hedge such positions through another company within the Born2trade group;
- use another account owned, controlled, or coordinated by the Client or a related person to generate or inflate qualifying volume;
- engage in multi-accounting, coordinated trading, or any arrangement designed to obtain more than one Program reward improperly;
- use automated systems, Expert Advisors, or copy-trading arrangements primarily to exploit the Program rather than to trade;

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- exploit pricing, execution, or platform errors to generate qualifying volume; or
- engage in any fraudulent, abusive, or bad-faith activity intended to obtain an improper Program benefit.

For the purpose of these Terms, prohibited conduct includes any trading pattern designed primarily to generate qualifying volume or a reward rather than to take genuine market exposure.

9. Connected accounts

The Company may treat accounts as connected where there are reasonable grounds to believe that they are owned, controlled, or coordinated by the same or related persons.

The Company may consider factors including beneficial ownership, shared contact details, devices, IP addresses, payment methods, trading patterns, timing and size of offsetting positions, automated trading connections, and other relevant account information.

10. Company rights in case of abuse

Where the Company reasonably determines that these Terms have been breached, it may, subject to the Client Agreement and applicable law:

- remove the client from the Program;
- exclude affected volume from the qualifying volume calculation;
- cancel, adjust, or reverse a reward (physical or credit) obtained through prohibited activity, including requiring the return of a delivered physical reward or reversing a credited amount;
- restrict or close affected positions where permitted;
- suspend or terminate the client's participation in the Program, affected accounts, or the client relationship; and
- reverse related affiliate or partner remuneration.

Any adjustment should, where reasonably practicable, relate to the benefit obtained through the prohibited activity.

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11. Changes to the Program

The Program is ongoing and has no fixed end date. Reward levels, the reward table, and the Program's terms are not fixed or guaranteed. The Company may amend, suspend, or terminate the Program, or change the reward table, qualifying criteria, or valuation methodology, due to market conditions, gold price volatility, liquidity or supply constraints, risk management, regulatory restrictions, technical issues, suspected abuse, or other legitimate commercial reasons.

The Company also reserves the right to refuse to deliver a physical reward where delivery is not reasonably possible (for example, due to jurisdictional restrictions or failed verification) and to substitute the equivalent account credit in such cases.

12. Tax

The client is solely responsible for any tax, duty, or similar charge arising from receipt of a physical gold reward, including any obligation to declare or pay such tax in the client's country of residence or in the country of delivery. The Company does not withhold, calculate, or pay those taxes on the client's behalf.

13. General

These Terms supplement the applicable Client Agreement and trading conditions between the client and the Company. In case of inconsistency between these Terms and any marketing or promotional material describing the Program, these Terms prevail.

In case of inconsistency between the English version of these Terms and any translation, the English version shall prevail, to the extent permitted by applicable law.

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