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

Eligible account: Dynamic Account only
Qualifying instrument: Gold (XAU/USD) CFDs
Last updated: 28.10.2026
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.

The Program is ongoing and has no fixed end date.

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

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2.1 Who can join

The Program is available to clients of Born2Trade Ltd (St Lucia) 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.

An existing Dynamic Account qualifies once verification process is complete. No new account is required solely to join.

2.3 When qualifying volume starts counting

Qualifying volume is calculated starting 1 October 2026 for all clients, regardless of the date on which the client joined the Program.

2.4 Multiple Dynamic Accounts

Qualifying volume is calculated on **all** Dynamic Accounts an eligible client holds.

3. Qualifying volume

3.1 What counts

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Qualifying volume is the total XAU/USD trading volume, measured in lots, executed on a Dynamic Account starting from 1 October 2026. Only XAU/USD volume counts toward the reward; volume from other instruments traded on the same Dynamic Account does not count.

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

4. Reward table

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
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

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20,000 lots	1 kg gold	Physical gold bar or account credit

The minimum qualifying level is 20 lots. Rewards follow the table above.

5. Closing the account

If the client closes their Dynamic Accounts or the Client Area, any unused qualifying 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

Once the client has enough qualifying volume for any reward, they can redeem this reward in their Client area.

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.

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.

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).

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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 reference price specified by the Company (Bloomberg price at the moment of conversion).

The credit is applied in the currency of the client's 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;
- exploit pricing, execution, or platform errors to generate qualifying volume; or

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- 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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