

Terms and Conditions of the Finspreads

“£100 Trading Credit” promotion

1. You agree that by participating in the Finspreads “£100 Trading Credit” promotion (the “**Promotion**”) that you will be bound by these Promotion Terms as well as the general terms and conditions that apply to your Account (“Our Terms”). Terms and expressions used in these Promotion Terms shall have the same meaning as in Our Terms unless specified otherwise.
2. The Promotion is offered by Finspreads (“**Finspreads**” “**we**” or “**us**”), a trading name of City Index Limited of Park House, 16 Finsbury Circus, London EC2M 7EB. The Promotion is only applicable to Finspreads spread betting accounts (“**Accounts**”)
3. Subject to paragraph 14 below, to be eligible to take part in the Promotion you must:
 - 3.1 be over eighteen (18) years of age and have successfully opened an Account with Finspreads;
 - 3.2 have not previously opened a Finspreads Account; and
 - 3.3 be resident in the United Kingdom of Great Britain and Northern Ireland.

(Anyone who meets this criteria shall be deemed a “**Qualifying Applicant**”)

4. For the purposes of these Promotion Terms “**Bonus**” shall mean the payment of one hundred pounds Sterling (£100) into the Account.
5. The Promotion is strictly limited to one (1) £100 payment per Qualifying Applicant and shall be applied against the first Account opened.
6. The “**Promotion Period**” will run from 00:00 HRS GMT on 23/10/2009 until 23:59 HRS GMT on 30/09/2012.
7. In order to receive the £100, Qualifying Applicants must during the Promotion Period:
 - 7.1 deposit a minimum sum of Five hundred pounds Sterling (£500) into their Account; and
 - 7.2 make a minimum of three (3) Qualifying Trade at £3 per point; and
 - 7.3 within the application form select ‘Spread betting offers’ from the drop down menu under ‘where did you hear about us’

(collectively the “**Requirements**”).

8. For the purposes of these Conditions a “**Qualifying Trade**” shall mean any trade which is made within thirty (thirty) calendar days of an Account being opened and which is entered into at normal “market risk” and which shall exclude any trade(s) entered into with the intent and/or which has the effect of making the trade “risk-free” or less risky than normal “market risk” by any means including but not limited to strategies using Other Accounts, “opposing

trades”, “arbitrage trades”, “bet-matching trades” or such other similar hedging strategies. For the purposes of these Promotion Terms any “**Other Account**” shall mean any other financial spread betting and account whatsoever, whether in the name of the Qualifying Participant or not, and whether or not such account is with Finspreads or any third party.

9. Without prejudice to the generality of Clause 8 above, Finspreads shall have the sole discretion to determine whether or not a trade is a Qualifying Trade.
10. Subject always to the £100 Requirements having been met, the £100 will be paid into Qualifying Applicant’s Accounts within five (5) Working Days.
11. The Account must be open and not the subject of any dispute or default on the date the Trading Credit falls due to the Qualifying Applicant’s Account. You may not withdraw the Trading Credit as cash at any time. This promotion will terminate on 30th September 2012 and Trading Credit will be withdrawn. Trading Credit may be withdrawn prior to 30th September 2012 on reasonable notice.

12. RISK WARNING:

- (a) It is important that Qualifying Applicants are aware that their risks are not limited to the deposit and that by making a Qualifying Trade it is possible to lose more than the deposit (“Losses”). In some circumstances such Losses may be considerably more than the initial or minimum deposit.
 - (b) Qualifying Applicants should read these Promotion Terms carefully and reacquaint themselves with Our Terms and the risk warnings.
 - (c) The £100 Bonus can be used to reduce your Margin Requirement but cannot be used to offset any losses on your Account.
 - (d) Under no circumstances will Finspreads be liable for any Losses that Qualifying Applicant’s may incur as a result of trading on their Account(s) using the £100.
13. In the event that a non-Qualifying Applicant takes part in the Promotion We reserve, without prejudice to any other rights under these Promotion Terms or Our Terms, to immediately withdraw from the Account or demand the return of the £100 by that person.
 14. Employees of Finspreads, or their group, or other producers or suppliers associated with this Promotion, their advertising, printing and publicity agencies, and their immediate family members (i.e. any person residing in the household of the aforementioned people) will not be eligible to participate in the Promotion.
 15. We reserve the right at our sole discretion to disqualify any individual that tampers or attempts to tamper with the entry process, the operation of the Promotion, or breaches the Promotion Terms or Our Terms.
 16. We may use the information that you provide during the Promotion registration process to provide you with information about our products and services. You must inform us if you do not wish to receive such information by emailing enquiries@Finspreads.com.

17. We reserve the right to alter, amend or terminate this Promotion, or any aspect of it, at any time and without prior notice. We may make changes to these Promotion Terms and will notify you of these changes by posting the modified terms on the Finspreads website. We recommend you revisit these Promotion Terms regularly, and by your continued use of the Finspreads websites and services you accept any such modified terms.
18. Any dispute or situation not covered by these Promotion Terms will be resolved by our management in a manner it deems to be the fairest to all concerned, and that decision shall be final and/or binding on all entrants. No correspondence will be entered into.
19. If the Promotion can not be executed as planned, including any problems or technical malfunction beyond our control, we shall incur no liability and the £100 will not be awarded.
20. This Promotion will be governed by the laws of England and Wales.
21. If any term of these Promotion Terms is illegal, invalid or unenforceable under any applicable law, such term shall, insofar as it is severable remaining terms, be deemed omitted Promotion Terms and shall in no way affect the legality, validity or enforceability of the remaining terms.
22. If These Promotion Terms are translated into a language other than English, then the English version of the Rules shall prevail where there is an inconsistency.