

## Finspreads Refer a Friend Terms and Conditions (“Promotion Terms”)

1. You agree that by referring a friend and so participating in the Finspreads ‘refer a friend’ promotion (“Promotion”) 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 which is a trading name of City Index Limited, of Moorgate Hall, 155 Moorgate, London EC2M 6XB (“Finspreads”, “we”, “us”, or “our”).
3. For the purposes of these Promotion Terms an “Account” shall mean a spread betting account with Finspreads.
4. To qualify for the payment of £100 (the “Reward”) you must be a UK resident and the person you refer to us (the “Referred Person”) must meet the following (the “Qualifying Criteria”):
  - (a) successfully open an Account (credit and suitability checks apply);
  - (b) not currently have an Account or have previously had an Account;
  - (c) click on media code ‘Refer a Friend’ in the online application process and key-in your full name in the box below it;
  - (d) place three Qualifying Trades; and
  - (e) be a resident of the UK.
5. For the purposes of these Promotion Terms a “Qualifying Trade” shall mean any Trade:
  - (a) with a stake size of at least £3 per point per Trade; and
  - (b) made within six months of an Account being opened.
6. You will be entitled to receive a Reward for each person you refer to us who meets the Qualifying Criteria. You will be entitled to receive a maximum of [three] Rewards. The Reward will be paid into your account with Finspreads and may not be withdrawn for a period of 6 months.
7. Any dispute or situation 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 participants. No correspondence will be entered into.
8. Under no circumstances will we be liable for any losses that you or any Referred Person may incur as a result of trading on their Account(s) under this Promotion.
9. Neither the employees of City Index Limited 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 be eligible to participate in the Promotion.
10. We reserve the right at our sole discretion to disqualify any individual that tampers or attempts to tamper with the operation of the Promotion, or breaches the Promotion Terms or Our Terms.
11. 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 City Index website. We recommend you revisit these Promotion Terms regularly, and by your continued use of our websites and services you accept any such modified terms.
12. 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.
13. If the Promotion can not be executed as planned, including any problems or technical malfunction beyond our control, we shall incur no liability.
14. This Promotion will be governed by the laws of England and Wales.
15. If any term of these Conditions is found to be illegal, invalid or unenforceable under any applicable law, such term shall, insofar as it is severable from the remaining terms, be deemed omitted from these Conditions and shall in no way affect the legality, validity or enforceability of the remaining terms.
16. 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.