

HFM Investments Ltd

100% CREDIT BONUS

TERMS AND CONDITIONS

100% Credit Bonus Terms and Conditions

The 100% Credit Bonus is a bonus offered by HFM Investments LTD (herein “the Company”) to its Clients under the following Terms.

1. Introduction

- 1.1. The 100% Credit Bonus (hereinafter the “**Bonus Scheme**”) is available to all of the Company’s Clients who have satisfied the Criteria for this Bonus Scheme as set out in paragraph 1.2. of the Bonus Scheme.
- 1.2. In order for a Client to be eligible to participate in the Bonus Scheme he must have opened a myHF account with the Company as per the Account Opening Agreement and he must have completed the age of 18 or the legal age applied in his country of residence or otherwise must not be considered as a "minor" in his country of residence.
- 1.3. The Client hereby acknowledges, confirms and accepts to be legally bound by the Terms and Conditions as set out in this Bonus Scheme and/or any other legally binding Agreement between him and the Company.

2. Commencement Date and Term

- 2.1. The promotional period for this Bonus Scheme runs from the time that these Terms and Conditions are made available to the Client and onwards. There is no time limit for the completion of the bonus volume requirements.
- 2.2. The Company has the right to amend, alter or terminate this Bonus Scheme at its sole discretion, and at any time without notice.

3. Terms and Conditions

- 3.1. The Company reserves the right to refuse the offer of the Bonus Scheme at its sole discretion without providing a reason for the refusal. The Company will not be liable for any “Stop Outs” or any other consequences that result out of a Bonus cancellation and/or removal.

- 3.2. The Promotion applies on new deposits or internal transfers to trading accounts of at least 100 USD/ 11 000 KES (or any other currency equivalent).
- 3.3. A Client can also receive the Credit Bonus via the accumulation and redemption of HFM bars in accordance with the provisions of the Trading Rewards Loyalty Program's terms and conditions.
- 3.4. The Bonus Scheme applies only to MT4 Micro, MT4 Premium and MT4 Premium Islamic account types. It should be noted that the Bonus Scheme does not apply to Demo Accounts; profits made thereof cannot be withdraw under any circumstances.
- 3.5. Once a Client completes the volume requirement, he will need to send an email to support.ke@hfm.com requesting the bonus to be released.
- 3.6. After the volume requirements are met, the Client has three (3) months in order to claim the bonus to be released. Failure to do so within the aforementioned timeframe will invalidate the Client's right to claim the bonus.
- 3.7. The maximum amount that can be active in this bonus promotion is 30,000 USD/ 3,300,000 KES per trading account. If a Client has multiple trading accounts, then the sum of the active bonus awarded for ALL of the Client's trading accounts cannot exceed 150,000 USD/ 16,500,000 KES. It should be noted that any credit bonus credited via the accumulation and redemption of bars through the Trading Rewards Loyalty Program, shall count towards all the above-mentioned maximum allowed bonus amounts.
- 3.8. Please note that the Client cannot switch between bonus programs offered by the company. If you no longer wish to use a trading account with bonus, please send an email to support.ke@hfm.com in order to archive the bonus account.

4. Operating Terms

- 4.1. To withdraw the bonus from your account you need to make transactions (number of standard lots) in the amount of; $(\text{Total Awarded Bonus Sum} / 2) = \text{Number of Standard Lots}$.
EXAMPLE: You receive a \$200 bonus. To withdraw the received bonus, you need to make a transaction $\$200 / 2 = 100$ Standard Lots (only closed deals are taken into account).

ATTENTION: Only Commodities, Energies, Forex, Spot Indices and USDIndex (Index Futures), Metals and US Shares count towards completing volume requirements.

NOTE: For trades on Metals, Energies, 1 Standard Lot counts as 0.10 lot towards completing the bonus volume requirements.

For trades on Commodities, Indices, US Shares, EU Shares, 1 Standard Lot counts as 0.01 lot towards completing the bonus volume requirements.

For U.K Shares, 1 Standard Lot counts as 0.001 lot towards completing the bonus volume requirements.

Only trades that have a 3 pips difference between open and close price are counted towards the Volume Requirements.

- 4.2. When a Client makes a withdrawal from his Account, he will be subject to a proportionate removal of the bonus amount awarded. The formula used by the system regarding Bonus Removals following a withdrawal request is: WITHDRAWAL AMOUNT X 1 (100%). For example: If a Client withdraws 100 USD from his account, 100 USD will be deducted automatically from the 100% bonus amount that had been previously claimed and awarded.
- 4.3. Unless all requirements of the Promotion are met, the Client cannot withdraw more than his original deposit plus profits (or minus losses) at any time. Once the original deposit is removed, the bonus is lost. If a part of the original deposit is withdrawn the bonus is removed on a pro rata basis, therefore there will be a partial bonus removal. Each withdrawal is subject to bonus removal as per calculation in point 4.2.
- 4.4. Furthermore, if the volume requirements are not completed then the Promotion can only be used for credit purposes.
- 4.5. If volume requirements are not met and the equity of the Account goes below the available bonus amount then the bonus is removed automatically by the system. In other words, if the Cash Equity (Equity - Credit Bonus) becomes zero or less, all previously awarded Credit Bonuses will be cancelled and withdrawn from the respective Client's Account. In these circumstances the Company shall not be liable for any consequences of the bonus

cancellation, including, but not limited to, order(s) closure by “Stop Out”.

- 4.6. Internal funds transferred between trading Accounts within the Company are considered as withdrawals, therefore Bonus removal will be applied if the amount being transferred out from the 100% Credit Bonus Account is from the original balance that was awarded a respective bonus.
- 4.7. Credit Bonuses cannot be transferred between, or from Eligible Clients’ trading Accounts within the Company.
- 4.8. In the case of selecting the 100% Credit Bonus there is **no margin call alert**.

5. Termination of the Bonus Scheme

- 5.1. If the Company suspects or has reason to believe that a Client has abused and/or manipulated the Terms and Conditions of this Bonus Scheme by hedging his positions internally (using other trading accounts held with Company) or externally (using other trading accounts held with other brokers) and/or has not acted in good faith, the Company reserves the right, at its absolute discretion and without obtaining the Client’s consent, to remove the Bonus Scheme from the Client’s Trading Account(s) or from his winning hedged Accounts with immediate effect.

6. Disputes

- 6.1. Any dispute arising with or in connection to any of the terms and conditions of this Program shall be dealt by the Company as per the Company’s Complaints Handling Policy, which is available on the Company’s website.
- 6.2. All complaints must be in writing and addressed to the Customer Support Department of the Company via email at support.ke@hfm.com . More details on the procedure which the Client must follow, the deadlines for receiving a response from the Company as well as contact details for the Company’s regulatory authority can be found on the Company’s website in Section “Legal Documentation”.

7. Acknowledgments

- 7.1. The Client acknowledges that Forex and CFDs are leveraged products which involve a high level of risk. When trading in such products, it is possible for Clients to lose all of their invested capital. These products may not be suitable for everyone and Clients should ensure that they understand the risks involved. Clients should seek independent advice if necessary.
- 7.2. These Terms and Conditions are made in English language. Any other language translation is provided as a convenience only. In the case of any inconsistency or discrepancy between original English texts and their translation into any other language, as the case may be, original versions of English shall prevail.
- 7.3. The Client further acknowledges that where the Company has any indication or suspicion of any form of arbitrage, abuse, fraud, manipulation, cash-back arbitrage connected to a Trading Account or any other forms of deceitful or fraudulent activity, then the Company reserves the right at its sole discretion to:
- a) Close/ suspend all Trading Accounts the Client has with the Company either temporarily or permanently;
 - b) Void all previously credited trading bonuses from the Clients' Trading Accounts with the Company;
 - c) Void all transactions carried out, including any pending orders and/or any profits or losses earned.
- 7.4. The Client further acknowledges and understands that where any of the circumstances mentioned in Clause 7.3 above, occur, the Company will not be liable for any consequences on the Bonus cancellation, including, but not limited to, order(s) closure by Stop Out.

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