

TERMS AND CONDITIONS

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### 1. Introduction

These Terms and Conditions (“Terms”) govern participation in the **INFINOX Loyalty Program** (“Loyalty Program”) operated by INFINOX (“Company”, “we”, “us”, “our”).

By participating in the Loyalty Program, you (“Client”, “you”) agree to be bound by these Terms, as amended from time to time.

### 2. Eligibility

#### 2.1 Eligibility Requirements

The Loyalty Program is available to eligible INFINOX clients who:

- have an active trading account with INFINOX;
- meet applicable regulatory, KYC, and account requirements;
- opt in to the Loyalty Program via the Client Area, where applicable.

INFINOX reserves the right to exclude any Client from participation at its sole discretion.

#### 2.2 Client Information and Communication Consent

As part of participation in the Loyalty Program, Clients may be required to provide and verify certain profile information, including their phone number.

By providing or verifying their phone number (including WhatsApp), the Client confirms that the information is accurate and agrees to receive communications from INFINOX, including service updates, notifications, and promotional offers via phone calls, SMS, and messaging applications such as WhatsApp.

Participation in certain Loyalty Program activities may be conditional upon providing and verifying such information.

Clients may opt out of such communications at any time.

All personal data will be processed in accordance with the INFINOX Privacy Policy.

### 3. Definitions

#### IX Coins

A virtual, non-cash reward unit earned through eligible trading activity or promotions within the Loyalty Program.

#### IX Points

A virtual point system used to determine Loyalty Program tiers and status progression.

## IX Diamonds

A premium, non-cash status-based reward earned upon meeting specific Loyalty Program thresholds, including but not limited to daily IX Coin limits. IX Diamonds unlock access to exclusive rewards and benefits and cannot be exchanged, transferred, or redeemed for cash.

## Trading Credit

A non-withdrawable trading bonus provided as margin credit and used for trading purposes only, subject to these Terms and the Client Agreement.

## Reward Credit

A non-withdrawable credit amount allocated to the Client's trading account as an alternative to a physical reward. Reward Credit has no cash value and may be used for trading purposes only, subject to the conditions set out in these Terms.

## Rewards

Benefits available for redemption through the Loyalty Program, including Trading Credit, physical merchandise, third-party products, or other promotional items.

## 4. Earning IX Coins and IX Points

### 4.1 Earning IX Coins and IX Points

Clients may earn IX Coins and IX Points through:

- eligible trading activity;
- promotional campaigns;
- other actions specified by INFINOX from time to time.

The calculation methodology, accrual rates, and eligibility criteria may vary and are determined solely by INFINOX.

INFINOX reserves the right to modify, suspend, or cancel earning rules at any time.

### 4.2 Daily IX Coins Cap

A daily cap of 10,000 IX Coins applies to the number of IX Coins a Client may earn per day.

Once this daily cap is reached, no additional IX Coins will be credited for that day, regardless of further eligible activity.

Upon reaching the daily cap of 10,000 IX Coins, the Client will receive one (1) IX Diamond for that day. A maximum of one (1) IX Diamond may be earned per day.

## 5. Loyalty Tiers

IX Points determine a Client's tier within the Loyalty Program.

Higher tiers may unlock additional benefits, subject to availability and eligibility.

Tier thresholds and benefits may be changed at the Company's discretion.

## 6. Trading Credit

### 6.1 Nature of Trading Credit

Trading Credit is non-withdrawable and has no cash value. It may be used for trading purposes only.

### 6.2 Withdrawable Profits

Profits generated from trading activities using Trading Credit are withdrawable, subject to the Client Agreement and applicable withdrawal conditions.

### 6.3 Balance Requirement

Trading Credit may only be allocated where the Client's available account balance is equal to or greater than the amount of Trading Credit being granted at the time of allocation.

### 6.4 Expiry

Trading Credit does not expire, unless otherwise specified by INFINOX.

### 6.5 Margin Implications

Trading Credit is provided as margin credit and forms part of the Client's trading margin. Accordingly, Trading Credit impacts the Client's free margin capacity and may affect margin levels, margin calls, and stop-out calculations in accordance with the Client Agreement.

### 6.6 Deduction and Non-Reinstatement

Where Trading Credit is reduced or deducted as a result of a withdrawal, internal transfer, margin adjustment, or any other account activity that impacts available margin, such Trading Credit shall not be reinstated.

For the avoidance of doubt, once deducted, Trading Credit cannot be restored or reallocated.

### 6.7 Discretion

INFINOX reserves the right to refuse, delay, cancel, revoke, or adjust Trading Credit in cases of misuse, abuse, or breach of these Terms or the Client Agreement.

## 7. IX Diamonds

### 7.1 Nature of IX Diamonds

IX Diamonds are a **premium, non-monetary loyalty reward** designed to unlock access to exclusive or elite rewards within the Loyalty Program.

IX Diamonds:

- have no cash value;
- cannot be withdrawn, exchanged, or transferred;
- cannot be converted into IX Coins, IX Points, or Trading Credit.

## 7.2 Earning IX Diamonds

Clients may earn IX Diamonds by meeting specific Loyalty Program thresholds, including reaching defined daily IX Coin limits, as determined by INFINOX from time to time.

Unless otherwise specified, a **maximum of one (1) IX Diamond may be earned per day.**

## 7.3 Use of IX Diamonds

IX Diamonds may be used solely to unlock access to designated premium or elite rewards within the Loyalty Program.

The availability of IX Diamond rewards and applicable conditions are determined solely by INFINOX.

## 7.4 Modification and Availability

INFINOX reserves the right to modify, suspend, or withdraw IX Diamonds or related rewards at any time without prior notice.

# 8. Rewards and Redemption

8.1 Rewards may be redeemed using IX Coins and IX Diamonds, subject to availability.

8.2 Physical rewards may include:

- INFINOX-branded merchandise produced specifically for the Loyalty Program or
- third-party products (e.g. Apple, Samsung, or similar brands).

8.3 **Production or procurement of physical rewards may take up to two (2) weeks, and delivery may take up to four (4) weeks,** depending on location and logistics.

8.4 Physical rewards are available for delivery only in selected countries, as determined by INFINOX from time to time.

At the time of publication, delivery of physical rewards is supported in the following countries: Japan, South Korea, China, Brazil, and Portugal. This list may be updated, expanded, or restricted at any time at the sole discretion of INFINOX without prior notice.

Clients acknowledge that delivery availability may vary depending on logistics, supplier capabilities, and regional limitations.

INFINOX does not guarantee delivery in all regions.

8.5 Rewards are non-transferable, non-exchangeable, and cannot be redeemed for cash unless explicitly stated otherwise.

8.6 As an alternative to certain physical rewards, clients may be offered the option to receive a Reward Credit credited to their trading account. Reward Credit is non-withdrawable, has no cash value, and may be used for trading purposes only.

8.7 Where a Reward Credit is selected instead of a physical reward, such selection is final and cannot be reversed or exchanged for a physical item or cash.

8.8 For the avoidance of doubt, Reward Credit allocated as an alternative to a physical reward is treated in the same manner as Trading Credit unless otherwise specified.

8.9 The number of IX Coins and/or IX Diamonds required to redeem any Reward may change at any time at the sole discretion of INFINOX. INFINOX reserves the right to adjust, modify, or update Reward pricing, availability, and redemption requirements at any time without prior notice.

8.10 Rewards, including their availability, specifications, and IX Coin redemption values, may vary depending on the Client's region, local market conditions, supplier availability, and other factors determined by INFINOX.

INFINOX reserves the right to adjust, substitute, or vary rewards and their corresponding values across different regions without prior notice.

## 9. Abuse, Misuse, and Fraud

INFINOX reserves the right to:

- withhold or cancel rewards;
- reverse IX Coins or IX Points;
- suspend or terminate participation in the Loyalty Program,

where it reasonably believes that a Client has engaged in abuse, manipulation, fraudulent activity, or behaviour inconsistent with the intent of the Loyalty Program.

## 10. Changes and Termination

INFINOX may amend, suspend, or terminate the Loyalty Program or these Terms at any time without prior notice.

Any changes will be effective upon publication on the INFINOX website or Client Area.

## 11. Liability

Rewards and Loyalty Program benefits are provided on an "as-is" basis.

To the fullest extent permitted by law, INFINOX shall not be liable for any loss arising from participation in the Loyalty Program or use of rewards.

## 12. Governing Law

These Terms shall be governed by and construed in accordance with the applicable laws governing the Client's agreement with INFINOX.

## 13. Contact

For questions regarding the Loyalty Program, please contact [support@infinox.com](mailto:support@infinox.com).