DB GENIUS REWARDS

Programme Terms and Conditions

Effective date	1st of July 2026
Version	1.0
Company	DB Invest Limited - Seychelles

These Terms and Conditions govern participation in the DB Genius Rewards Programme operated by DB Investing ("DB Investing", "we", "us" or "our"). By participating in the Programme, earning or redeeming Points, or requesting a Reward, the Client confirms that they have read, understood and accepted these Terms together with the applicable Client Agreement, Privacy Policy, Risk Disclosure, trading terms and any other rules published by DB Investing. Participation in the Programme does not alter the Client's trading, pricing, execution, withdrawal, margin or other contractual conditions.

1. Definitions

Client: an individual or entity holding an eligible, verified account with DB Investing.

Eligible Account: an account type selected by DB Investing for participation in the Programme.

Eligible Deposit: a successfully cleared deposit that satisfies the requirements in these Terms.

Eligible Instrument: a financial instrument selected by DB Investing for Points accumulation.

Eligible Transaction: a deposit or trading transaction that meets all Programme requirements.

Level: the Client membership status: Starter, Silver, Gold, Platinum or Black.

Points: promotional loyalty units credited under the Programme.

Qualified Lot: eligible trading volume calculated in accordance with these Terms and DB Investing system records.

Reward: a product, voucher, service, benefit or other promotional item made available for redemption through the Programme.

Programme: the DB Genius Rewards Programme.

2. Programme eligibility

To participate, a Client must:

1. Maintain an active account with DB Investing.
2. Complete all required identity and account-verification procedures.
3. Hold an Eligible Account.
4. Keep the account in good standing.
5. Comply with the Client Agreement and all applicable Programme rules.
6. Not be subject to an account restriction, suspension, investigation or prohibition imposed by DB Investing.

DB Investing may exclude certain account types, countries, entities, instruments, transactions or Clients where participation is restricted by law, regulation, internal policy, contractual arrangement or operational requirements. Participation is personal to the Client and may not be transferred.

3. Membership levels

The Programme includes the following Levels:

Level	Qualified trading volume during the applicable 365-day period
Starter	No minimum
Silver	100 Qualified Lots
Gold	500 Qualified Lots

Level	Qualified trading volume during the applicable 365-day period
Platinum	1,500 Qualified Lots
Black	2,000 Qualified Lots

A Client begins at the Starter Level unless otherwise determined by DB Investing. Levels are determined by the number of Qualified Lots recorded during the preceding 365 days. Deposits generate Points but do not independently qualify a Client for a higher Level. DB Investing system and trading records determine the Client Qualified Lots and current Level.

3.1 Level upgrades

When a Client reaches a higher Level threshold, the higher Level may be applied after the relevant trading activity has been processed and verified. The Points rate attached to the new Level applies only to Eligible Transactions processed after the Level becomes effective. Higher Points rates are not applied retrospectively unless DB Investing expressly states otherwise.

3.2 Level reviews and downgrades

DB Investing may periodically review a Client Qualified Lots over the applicable rolling 365-day period. Where the Client no longer meets the required threshold, DB Investing may move the Client to the appropriate Level. Any downgrade applies prospectively and does not remove valid Points already earned, unless those Points are otherwise subject to cancellation or reversal under these Terms.

4. Points earned from trading

Level	Points per Qualified Lot
Starter	25
Silver	28
Gold	32
Platinum	37
Black	50

To qualify, a trade must:

7. Be executed through an Eligible Account.
8. Relate to an Eligible Instrument or security.
9. Be opened by a Client whose account satisfies the Programme funding requirements.
10. Remain open for at least 300 seconds.
11. Be validly opened and closed in accordance with the Client Agreement.
12. Not be cancelled, reversed, duplicated, manipulated or otherwise excluded by DB Investing.
13. Satisfy any additional transaction conditions displayed in the Client portal.

4.1 Partial transactions

Where a position is partially closed, DB Investing may calculate Qualified Lots using the volume actually closed and satisfying the minimum holding period.

4.2 Ineligible trading activity

Points may not be awarded for:

- Trades held for less than 300 seconds.
- Cancelled, corrected or reversed trades.
- Transactions resulting from pricing or system errors.
- Artificial, coordinated, abusive or manipulative transactions.
- Transactions between related or duplicate accounts.
- Activity designed primarily to generate Points rather than reflect genuine trading.
- Instruments, account types or transaction categories excluded from the Programme.
- Any transaction that breaches the Client Agreement.

DB Investing may apply different calculations to different asset classes where contract sizes or lot definitions differ.

5. Points earned from deposits

Level	Points per eligible USD deposited
Starter	1.0
Silver	1.2
Gold	1.4
Platinum	1.7
Black	2.0

The same economic calculation may be applied to deposits made in another supported currency after conversion to USD using the exchange rate applied by DB Investing or its payment provider.

5.1 Deposit Points formula

Deposit Points = Eligible Deposit Amount in USD x Applicable Level Rate

Example: a Gold Client with an Eligible Deposit of USD 5,000 receives 5,000 x 1.4 = 7,000 Points. Where one Point represents approximately USD 0.01 of stated redemption value, this corresponds to a promotional reward allocation of approximately 1.4% of the Eligible Deposit.

Points are promotional units only. They do not represent cash, interest, investment income, a guaranteed return or an amount held on behalf of the Client.

6. Eligible Deposit calculation

Eligible Deposit = max(0, Cleared Deposits - Withdrawals - Chargebacks - Reversals - Internal

Transfers - Previously Rewarded Amounts)

DB Investing may calculate Eligible Deposits over a transaction, daily, monthly or other reasonable assessment period.

6.1 Deposit qualification

A deposit must:

14. Be successfully received and cleared.
15. Be made through an approved payment method.
16. Be made into an Eligible Account.
17. Not be an internal transfer between accounts.
18. Not be funded through a chargeback, reversal or disputed payment.
19. Not arise from duplicate, related or abusive accounts.
20. Remain subject to verification and anti-fraud controls.

6.2 Pending Deposit Points

DB Investing may place Deposit Points in pending status for up to 30 calendar days from the date the deposit clears. During this period, withdrawals, reversals or chargebacks may reduce or eliminate the Eligible Deposit Amount. Pending Points may not be redeemed until they become available.

6.3 Withdrawals and reversals

Where a Client withdraws deposited funds before the applicable qualification period expires, DB Investing may reduce or cancel pending Points, reverse available Points, deduct the equivalent amount from future Points, or cancel or recover a Reward obtained through affected Points. This does not restrict the Client contractual right to request a withdrawal. It only affects eligibility for promotional Points.

7. General Points rules

Points:

- Are promotional loyalty units only.
- Are not cash or Client funds.
- Are not trading credit or a financial instrument.
- Do not earn interest.
- Cannot be withdrawn.
- Cannot be traded, sold, assigned or transferred.
- Cannot be combined between Clients or unrelated accounts.
- Have no value outside the Programme.
- May only be used for available Rewards, unless DB Investing expressly provides another redemption method.

7.1 Points crediting

Points may not appear immediately. DB Investing may require time to process, reconcile and verify Eligible Transactions. The Programme dashboard is provided for convenience. DB Investing verified internal records are final in determining Eligible Transactions, Qualified Lots, Eligible Deposits, Level status, Points earned, Points used, Points reversed and the available Points balance.

7.2 Rounding

DB Investing may round Points down to the nearest whole Point or apply another reasonable rounding method displayed in the Client portal.

8. Points validity and expiry

Unless a different period is displayed in the Client portal or communicated to the Client, available Points expire 24 months after the date on which they become available. DB Investing may also expire Points where the Client closes the account, the Client Agreement is terminated, the account remains inactive for an extended period, participation becomes legally or operationally unavailable, the Client is no longer eligible for the Programme, or Points were awarded incorrectly or through prohibited activity. Points that expire are permanently removed and cannot normally be restored.

9. Rewards and redemption

A Client may request a Reward where:

21. The Client is fully verified.
22. The account remains active and in good standing.
23. The Client has sufficient available Points.
24. The selected Reward is available.
25. All redemption and delivery requirements are satisfied.
26. The Points were earned legitimately.
27. No relevant account review or investigation is pending.

All redemption requests are subject to approval, availability, Programme rules and delivery restrictions. Points are deducted after the redemption request is approved.

9.1 Reward prices

The number of Points required for a Reward is displayed in the Client portal. Reward prices may change due to supplier pricing, exchange-rate movements, delivery costs, product availability, taxes or duties, market conditions, legal requirements or operational considerations. The Point requirement displayed when the redemption request is submitted will generally apply, subject to verification and system-error corrections.

9.2 Redemption processing

DB Investing may require the Client to provide delivery details, contact information, identity confirmation, tax information, acceptance of additional supplier terms, or other information reasonably required to process the Reward. Approved and processed redemptions are final and cannot normally be cancelled, exchanged or refunded.

10. Product availability and substitutions

Reward images are illustrative. The model, colour, storage capacity, size, specification, provider or other characteristics of a Reward may differ depending on availability. If a selected Reward is unavailable, DB Investing may offer an equivalent or higher-value alternative, offer another Reward selected by the Client, restore the relevant Points, or cancel the redemption request. Any substitute Reward remains subject to the Client acceptance where required.

11. Delivery, taxes and warranty

Delivery times are estimates and may vary depending on destination, supplier availability, customs processing, courier operations, local delivery conditions and events outside DB Investing reasonable control. The Client is responsible for providing accurate and complete delivery information. Unless expressly stated otherwise, the Client is responsible for applicable customs duties, import taxes, local taxes, clearance fees and additional delivery charges. Physical Rewards are subject to the warranty offered by the relevant manufacturer or supplier. DB Investing does not provide an additional product warranty unless expressly stated.

12. Digital Rewards and vouchers

Digital Rewards may be delivered by email, through the Client portal or through a third-party provider. Digital Rewards may be subject to expiry dates, territorial restrictions, provider terms, merchant exclusions, currency restrictions, activation requirements and limits on replacement. The Client is responsible for safeguarding codes, vouchers and digital credentials after delivery. DB Investing is not responsible for a digital Reward that is lost, disclosed, transferred or used by another person after successful delivery to the Client.

13. Prohibited conduct

Clients must not:

28. Open duplicate or coordinated accounts to obtain additional Points.
29. Deposit and withdraw funds repeatedly for the primary purpose of earning Points.
30. Use chargebacks or disputed payments to retain Points without maintaining an Eligible Deposit.
31. Conduct artificial trades or offsetting transactions primarily to generate Points.
32. Exploit pricing delays, technical errors or Programme weaknesses.
33. Transfer control of an account or Rewards to another person in breach of these Terms.
34. Provide false, incomplete or misleading information.
35. Engage in fraud, manipulation, collusion or abuse.
36. Breach the Client Agreement or applicable law.

DB Investing may consider related accounts, common ownership, common payment methods, common devices, common addresses, coordinated activity and other relevant indicators when assessing abuse.

14. Cancellation, withholding and reversal

DB Investing may withhold, cancel or reverse Points or Rewards in cases involving system or calculation errors, cancelled or corrected transactions, withdrawals during a qualification period, payment reversals or chargebacks, duplicate or related accounts, fraud or attempted fraud, manipulation or Programme abuse, incorrect Level assignment, breach of these Terms, breach of the Client Agreement, or legal or regulatory requirements. Where a Reward has already been issued, DB Investing may deduct the corresponding Points from the Client existing or future balance or seek recovery where permitted by law.

15. Account closure and termination

If the Client closes the account or the Client Agreement is terminated, Programme participation ends, pending Points may be cancelled, unused Points may expire immediately, pending redemption requests may be cancelled, and Rewards already validly processed may remain subject to supplier and delivery conditions. DB Investing may preserve Points or permit a limited redemption period where required by law or expressly communicated to the Client.

16. Programme changes

DB Investing may amend, replace, suspend or terminate the Programme, Level requirements, Eligible Accounts, Eligible Instruments, earning rates, qualification periods, Points-expiry rules, Reward prices, Reward availability or any other Programme feature. Changes may be made where reasonably necessary due to product availability, supplier pricing, market conditions, legal or regulatory requirements, fraud prevention, technical requirements, business or operational circumstances, or Programme sustainability. Where reasonably practicable, material changes will be communicated through the website, Client portal, email or another appropriate channel. No change will require DB Investing to award Points for activity that was not eligible when it occurred.

17. Technical errors

Where the Client portal displays an incorrect Level, Points balance, earning rate or Reward price because of an obvious technical, pricing or calculation error, DB Investing may correct the error. An incorrect display does not create a right to Points or Rewards that were not validly earned or priced. DB Investing will use reasonable efforts to investigate reported discrepancies.

18. No investment inducement

Participation is voluntary. Clients must not deposit funds solely to obtain Points, open trades solely to obtain Points, increase trading volume solely to reach a Level, hold unsuitable positions to meet the minimum holding period, or take additional investment risk to obtain a Reward.

Risk warning: Trading leveraged financial products involves significant risk and may result in the loss of invested capital. The Programme does not constitute investment advice, a recommendation to trade or deposit, a guarantee of profit, interest on deposited funds, or compensation for trading losses.

19. Tax responsibility

A Reward or Programme benefit may be subject to tax in the Client jurisdiction. The Client is responsible for determining and paying any applicable tax and for obtaining independent professional advice where necessary. DB Investing may make reports or withhold amounts where required by law.

20. Data processing

DB Investing may process information relating to account status, trading activity, deposits and withdrawals, Programme participation, Reward selection, delivery details, fraud prevention and communications. Information may be shared with suppliers, couriers, payment providers, verification providers and other service providers where reasonably necessary to administer the Programme or deliver a Reward. Personal data will be processed in accordance with DB Investing Privacy Policy and applicable data-protection requirements.

21. Liability

To the extent permitted by applicable law, DB Investing is not responsible for supplier or courier delays, product unavailability, manufacturer defects, loss caused by inaccurate delivery information, taxes, customs duties or import restrictions, a Client failure to use a Reward before expiry, loss or unauthorised use of a digital voucher after delivery, events outside DB Investing reasonable control, or indirect, incidental or consequential loss arising from participation. Nothing in these Terms excludes or limits liability where such exclusion or limitation is prohibited by law.

22. Complaints

A Client who believes that Points, Levels or Rewards have been calculated incorrectly should contact DB Investing through the official support or complaints channel and provide account identification details, the relevant transaction, the transaction date, the disputed Points amount, the Reward concerned and any supporting information. Complaints will be handled in accordance with DB Investing applicable complaints procedure.

23. Governing documents

These Terms must be read together with the Client Agreement, Privacy Policy, Risk Disclosure, Reward Redemption Terms, any jurisdiction-specific promotion rules, supplier or merchant conditions and information displayed in the Client portal. Where these Terms conflict with a mandatory law or regulation, the mandatory requirement prevails. Where these Terms conflict with the Client Agreement regarding trading, account operation, deposits or withdrawals, the Client Agreement prevails.

24. Acceptance

By participating in the Programme, earning Points or submitting a redemption request, the Client confirms that they:

37. Have read and understood these Terms.
38. Accept the applicable Programme rules.
39. Understand that Points are promotional units and not cash.
40. Understand that trading and deposits should not be undertaken solely to obtain Rewards.
41. Consent to reasonable eligibility, fraud-prevention and redemption checks.
42. Accept that Rewards remain subject to availability and approval.