

Policy Terms and Conditions for Shariah-Compliant Profit Bonus Rewards on Non-Used Funds Held in Trading Accounts

Introduction

DB Invest Limited, a Seychelles company operating under the brand DBInvesting ("the Company"), is proud to introduce a promotional offer that allows clients to earn Shariah-compliant rewards on the funds held in their trading accounts. This initiative is designed to align with Islamic principles, ensuring that no interest (riba) is involved in any aspect of the reward structure. This document details the terms and conditions applicable to this promotion. By participating in this offer, clients acknowledge and agree to comply with the outlined terms.

These Terms and Conditions, along with other product- or platform-specific conditions, govern the relationship between the Client and DB Invest Ltd. Clients are advised to review this document in conjunction with the General Terms and Conditions available on our website.

Furthermore, stock exchange trading is subject to the general terms and conditions currently in force on the respective stock exchange.

1. Eligibility

1.1. This promotion is available to all existing and new clients of DB Investing who hold active trading accounts.

1.2. Only trading accounts with a positive equity balance are eligible to earn rewards.

2. Reward Calculation

2.1. The reward is calculated at an annual rate of 12% (1% per month).

2.2. Rewards are applied to the available funds in the trading account, defined as:

$$\text{Equity} - \text{Credit} = \text{Available Funds}$$

- Equity: Total account balance, including realised and unrealized profits or losses.
- Credit: Any bonuses or other credited amounts not originating from client deposits.

2.3. The funds considered for reward calculation exclude any margin held against open trades.

3. Reward Distribution

3.1. Rewards will be credited to trading accounts as "Credits." These credits are exclusively for trading purposes and are not eligible for withdrawal.

3.2. The rewards are credited daily, calculated at a daily rate based on an annual reward rate of 12% divided by 365 days and applied to the available funds as per Section 2.2.

3.3. If the client withdraws part or all of the available funds from their account, the accumulated

reward credits will be removed. Once removed, the credits cannot be reclaimed under any circumstances, in accordance with the bonus terms and conditions.

4. Conditions and Limitations

4.1. To qualify for rewards:

- The trading account must remain active throughout the entire day.
- The account must maintain equity greater than the bonus amount.

4.2. If the account balance falls to zero (0) or becomes negative at any point, no rewards will be paid for that period.

4.3. The Company reserves the right to withhold rewards in cases where there is any suspicion of misuse, fraud, or violation of trading terms and conditions.

5. Shariah Compliance Statement

5.1. DB Investing affirms that this reward structure complies with Islamic principles, as no interest (riba) is involved in the calculation or distribution of rewards. Instead, the rewards are designed as a token of appreciation for clients' active participation and investment in the Company.

5.2. Clients are encouraged to consult with their local religious authority or Shariah advisor if they have any concerns about compliance with this reward system.

6. General Provisions

6.1. This promotion is offered as part of DB Investing's customer rewards program and does not create any contractual obligation for the Company to extend or continue the program beyond its intended duration.

6.2. DB Investing reserves the right to modify, suspend, or terminate this promotion at its sole discretion, with prior notice to participants.

6.3. Participation in this program does not exempt clients from adhering to the Company's General Terms and Conditions, which shall continue to apply and remain in full effect.

7. Governing Law

The laws of Seychelles govern this promotion and its terms and conditions, and any disputes shall be resolved in accordance with the Company's dispute resolution policy.

Acknowledgement

By participating in this promotion, clients acknowledge that they have read, understood, and agreed to these Terms and Conditions.

For further inquiries, please contact our support team at support@dbinvesting.com.