

Real Interest Campaign

Update June 2026

1. Introduction

These Real Interest Campaign Terms and Conditions govern the Real Interest campaign offered by DB Invest Limited under the DB Investing brand.

The campaign provides eligible clients with a promotional daily credit calculated at 0.0219% daily on eligible free cash balances, representing an annual campaign rate of 8% yearly, subject to these Terms and Conditions.

By participating in the campaign, the client agrees to these Terms and Conditions, the Client Agreement, the Risk Disclosure, the Order Execution Policy, the Privacy Policy, the Complaints Policy and any other applicable DB Investing documents.

2. Nature of the campaign

The campaign is a discretionary promotional trading-account reward for eligible active clients.

The campaign is not a bank account, deposit, savings product, lending product, investment fund, collective investment scheme, securities offering, managed investment service, guaranteed return or capital-protection arrangement.

Campaign credits are promotional credits made by DB Invest Limited to eligible clients who satisfy the requirements on the relevant day.

3. Campaign funding

The campaign is funded exclusively from DB Invest Limited's own corporate resources, including commercial revenue and treasury income. Client funds are not invested, pooled, deployed, lent, rehypothecated or otherwise used by DB Invest Limited to fund campaign credits.

Campaign credits do not create any ownership interest, profit-share right, debt instrument, deposit claim, investment claim, trust interest or entitlement to DB Invest Limited's revenues, profits, treasury assets or corporate funds.

DB Invest Limited may set, vary, cap, suspend, or terminate the campaign budget at its discretion, subject to applicable law and regulatory requirements.

4. Campaign rate and daily calculation

The campaign rate is 8% yearly. The daily campaign rate is 0.0219% daily.

The daily credit is calculated only for days on which the client satisfies all eligibility requirements, including the same-day qualifying trade requirement.

Recommended calculation: Daily credit = eligible free cash balance x 0.0219%.

Example: if the eligible free cash balance is USD 10,000 and all conditions are met for that day, the indicative daily credit is USD 2.19. This example is illustrative only and is subject to eligibility, rounding, limits, exclusions, and the final calculation determined by DB Invest Limited.

Unless DB Invest Limited expressly states otherwise, campaign credits are not compounded for the purpose of calculating future credits.

5. Minimum balance requirement

To qualify for a daily credit, the client must maintain at least USD 1,000 in an eligible free cash balance in the relevant DB Investing trading account on the relevant day.

Balances below USD 1,000 do not qualify for a credit for that day.

DB Invest Limited may calculate eligible free cash balance using platform records, end-of-day balances, server-time snapshots, or another reasonable calculation method specified by DB Invest Limited.

6. Same-day trading requirement

A daily credit is payable only if the client places at least one qualifying trade on the same day for which the credit is calculated.

No qualifying trade on a given day means no Real Interest credit is payable for that day, even if the client maintains the minimum balance.

The relevant day is determined by the DB Investing server time unless DB Invest Limited specifies another time standard.

A qualifying trade must be genuine, executed in the relevant account and accepted by DB Invest Limited as a qualifying activity.

7. Qualifying trades

A qualifying trade is a genuine trade placed in an eligible DB Investing trading account during the relevant day, subject to product availability, market hours, platform records and internal monitoring.

DB Invest Limited may exclude trades that are cancelled, rejected, busted, reversed, adjusted, abusive, manipulative, self-matching, wash, latency-driven, arbitrage-abusive, artificial, non-genuine, or placed primarily to manipulate eligibility.

DB Invest Limited may determine, in its reasonable discretion, whether a trade qualifies for the campaign.

8. Eligible free cash balance

Eligible free cash balance means the cleared, unencumbered cash balance in an eligible trading account that is not used as margin, not subject to lien or hold, not bonus credit, not pending withdrawal, not reversed, not disputed and not otherwise excluded under these Terms and Conditions.

The following are excluded: funds used as margin; open P&L or unrealised profits; bonuses; vouchers; internal credits; compensation payments; uncleared deposits; deposits subject to chargeback risk; pending withdrawals; disputed or reversed amounts; and funds associated with suspicious, abusive or prohibited activity.

9. Client eligibility

To participate, the client must have an approved live trading account with DB Invest Limited, be fully verified, remain in good standing and be located in a jurisdiction where DB Invest Limited is permitted to offer the campaign.

The client must satisfy KYC, AML/CFT, sanctions, source-of-funds, appropriateness, client classification and other compliance requirements.

DB Invest Limited may exclude clients whose accounts are restricted, under review, involved in disputes, subject to chargeback risk, suspected of abuse, or otherwise ineligible.

10. Jurisdictional restrictions

The campaign is not available in jurisdictions where DB Invest Limited is not permitted to solicit, onboard, service or communicate with clients, or where the campaign would require additional licensing, registration, filing, approval or local disclosure.

DB Invest Limited may restrict or withdraw the campaign from any jurisdiction at any time to comply with applicable law, regulation, internal policy or risk controls.

11. Crediting, timing and rounding

Credits are calculated and posted on or around the applicable daily processing time determined by DB Invest Limited.

Credits may be delayed due to market closures, weekends, public holidays, system maintenance, technical issues, platform reconciliation, compliance checks or operational requirements.

DB Invest Limited may apply rounding rules, minimum credit thresholds, maximum eligible balance limits and maximum daily or monthly credit caps.

12. Withdrawals and account activity

Withdrawals, transfers, chargebacks, reversals or account adjustments may reduce or eliminate the eligible free cash balance for future calculations.

DB Invest Limited may withhold, reverse or adjust credits where a withdrawal request, account review or compliance concern affects eligibility.

Campaign credits may be withdrawn only if all applicable campaign, trading, margin, AML/CFT, and account requirements are satisfied.

13. Abuse prevention

DB Invest Limited may disqualify any client who attempts to manipulate the campaign, including through multiple accounts, circular funding, deposit and withdrawal cycling, wash trading, coordinated trading, self-matching, artificial volume, system exploitation, latency abuse, bonus abuse, false information, or any conduct inconsistent with the purpose of the campaign.

DB Invest Limited may withhold, cancel, reverse, or debit campaign credits connected to abusive or prohibited activity.

14. No advice, no guarantee

The campaign does not constitute investment advice, financial advice, tax advice, portfolio management, or a recommendation to trade any instrument.

Trading remains risky and may not be suitable for all clients. Clients remain solely responsible for their trading decisions, risk management, margin management, and tax obligations.

DB Invest Limited does not guarantee that the client will receive any credit unless all requirements are satisfied for the relevant day.

15. Mandatory risk warning

Risk warning: Trading securities, futures, options, rolling spot forex, and contracts for differences involves significant risk. Prices can fluctuate, and financial instruments may become valueless. Losses may exceed potential profits and, in certain circumstances, losses may exceed the amount deposited. These are complex financial instruments and require knowledge and understanding. The Real Interest campaign does not reduce trading risk, guarantee profits, or protect against losses.

16. Errors, corrections and reversals

If a credit is made in error, DB Invest Limited may correct, debit, reverse, or offset the amount from the client's account. If the account balance is insufficient, DB Invest Limited may require repayment.

DB Invest Limited's records, platform data, and internal calculations are the primary basis for determining eligibility and credit amounts, unless DB Invest Limited identifies an error.

17. Amendment, suspension and termination

DB Invest Limited may amend, suspend, extend, restrict or terminate the campaign at any time, subject to applicable law and regulatory requirements.

Changes may apply prospectively unless immediate action is required for legal, regulatory, operational, risk, abuse-prevention or compliance reasons.

18. Complaints

Clients may submit complaints through the complaints channel published by DB Investing or provided in the Client Agreement.

Complaints will be handled in accordance with DB Invest Limited's complaints-handling policy and applicable regulatory requirements.

19. Records and communications

DB Invest Limited may retain campaign approvals, advertisements, landing pages, client communications, email versions, eligibility records, calculations, credits, reversals, complaints, and compliance sign-offs in accordance with applicable recordkeeping requirements.

Clients agree that DB Invest Limited may communicate campaign information electronically, including through email, client portal, platform notifications, and website notices.

20. Conflict with other terms

These Terms and Conditions supplement the Client Agreement and other applicable DB Investing documents. If there is a conflict, DB Invest Limited may apply the stricter or more specific provision, unless applicable law requires otherwise.

The English version of these Terms and Conditions prevails over translations unless DB Invest Limited expressly states otherwise.

Website implementation checklist

- Place the risk warning in a defined bordered box, bold and plain font, prominently near the top of the campaign webpage.
- Keep the risk warning visible on linked campaign webpages and mobile layouts as required by applicable rules.
- Add country filters so restricted jurisdictions cannot access or receive the campaign offer.
- Add a final legal approval date, version number, and owner before publication.
- Ensure the website page does not use words such as guaranteed, risk-free, savings account, bank interest, or passive income.