

DB Investing – Bonus Terms and Conditions

Version 2.0 - Last Updated: November 2025

These Bonus Terms and Conditions (“Bonus T&Cs”) govern the policies and rules for clients receiving trading bonuses from DB Investing, a brand of DB Invest Limited (the “Company”), a Security Dealer regulated by the FSA regulator in Seychelles with the license number SD053.. They apply to all bonus promotions, including both losable bonuses and leverage (non-losable) bonuses, and are in addition to DB Investing’s general Client Agreement. By requesting or accepting any bonus, the client acknowledges that they have read, understood, and agreed to these Bonus T&Cs.

1. Definitions of Bonus Types

1.1 Lovable (Non-Withdrawable) Bonus: A losable bonus is a promotional credit that can be used for trading and can be lost to cover trading losses, but cannot be withdrawn directly as cash. It is provided to boost trading equity and margin, and any profits generated using this bonus may be withdrawn only after the client fulfills specific conditions (such as trading volume or other requirements). The bonus amount itself remains non-withdrawable; it exists solely for trading purposes and may be deducted if conditions are not met. Because it participates in losses as equity, the presence of a losable bonus may, in some market conditions, allow the account to reach a negative balance, as both the client’s deposit and the bonus may be consumed by trading losses.

1.2 Leverage Bonus (Non-Lovable Bonus): A leverage bonus (non-losable bonus) is a promotional trading credit that increases the client’s available margin but does not participate in trading losses and cannot be withdrawn under any circumstances. Losses are borne exclusively by the client’s own deposited funds and any realized profits; the leverage bonus itself does not absorb losses and is not reduced by negative trading performance. When the client’s equity (excluding the bonus) reaches zero or the applicable stop-out level, open positions may be closed, and the leverage bonus is automatically removed from the account. Unlike a losable bonus, a leverage bonus cannot cause the account to go into a negative balance because it is never used to cover losses; it serves only to temporarily increase the margin available for trading.

1.3 Internal Approval: Eligibility for receiving either type of bonus is subject to DB Investing’s internal review and approval. The Company, at its sole discretion, will decide whether a client qualifies for a losable bonus or a leverage bonus (non-losable bonus). The decision to grant a bonus, and its type, is made on a case-by-case basis. The Company reserves the right to decline granting a bonus to any client for any reason, or to offer certain bonus types only to selected clients based on internal criteria.

2. Bonus Eligibility and Credit Conditions

2.1 Client Eligibility: To be eligible for a bonus, clients must meet all the standard account requirements of DB Investing. This includes being of legal age and capacity to contract in their jurisdiction, completing all required **Know-Your-Customer (KYC)** verification, and agreeing to the general Terms and Conditions of the Company. Bonuses are typically offered to new clients

or as part of specific promotional periods; clients will be informed of any regional or account-type restrictions that apply to a given bonus offer. *(For example, certain bonus promotions may only be available to clients from specific countries or regions as determined by the Company.)*

2.2 Minimum Deposit Requirements: Most deposit-based bonus promotions require a minimum deposit to qualify. The exact minimum deposit and bonus percentage or amount will be specified in the promotion details. Unless otherwise stated, bonuses are granted on deposits of at least **USD 100** (or equivalent) in a single funding transaction. Deposits below the stated minimum, or multiple smaller deposits that do not individually meet the minimum, may not qualify for a bonus. The maximum bonus amount per deposit or per client (if applicable) will also be stated in the promotion terms. For instance, a promotion might cap the total bonus at \$10,000 per deposit.

2.3 Bonus Request and Crediting: Eligible clients must request to receive the bonus (if not automatically applied) via the prescribed method – for example, by contacting their account manager or entering a bonus code as instructed. By requesting the bonus, the client explicitly **accepts these Bonus Terms and Conditions** as binding. Once approved, the bonus will be credited to the client's trading account. **Please note:** bonus credits may take up to **24 hours** to reflect in the account after a qualifying deposit or approval. The bonus is credited in the account's base currency and appears in the trading platform as a credit or "bonus" balance.

2.4 One Bonus Per Account Policy: Each trading account may only participate in one bonus promotion at a time. **Bonuses cannot be combined or stacked** with other promotions offered by DB Investing. If a client's account already has an active bonus and the client wishes to join a new promotion, the existing bonus (and any associated benefits) might be removed before the new bonus is applied. Clients should carefully consider which promotion best suits them. Additionally, bonus credits **cannot be transferred** between different trading accounts of the same client.

2.5 Non-Transferability: Bonus offers are personal to the eligible client and the account to which they are credited. They may not be sold, exchanged, assigned, or transferred to any other person or account. Any attempt to transfer a bonus to another account (or another client) is a violation of these terms and may result in the bonus being canceled.

2.6 Internal Employees and Related Parties: Employees of DB Investing, its affiliates, or introducers, as well as their immediate family members or any related parties, are **not eligible** to participate in client bonus promotions. Likewise, any persons acting in concert or attempting to circumvent eligibility rules (for example, by using joint accounts, or coordinating deposits and trades between related individuals) may be disqualified from receiving a bonus at the Company's discretion.

3. Leverage Limits and Margin Use with Bonus Funds

3.1 Adjusted Leverage for Bonus Accounts: Trading accounts that have an active bonus may be subject to adjusted leverage limits. **DB Investing reserves the right to impose specific leverage restrictions on accounts utilizing bonus funds**, as part of its risk management policy. The maximum leverage available to a client when trading with a bonus may be lower than the standard maximum leverage for accounts without a bonus. These leverage limits can vary per client and promotion, and are set at the Company's discretion and subject to internal risk approval. Clients will be informed of any such adjusted leverage when the bonus is granted or via updates to these terms.

3.2 Use of Bonus for Margin: Bonus credits (both losable and leverage (non-losable)) are generally available for margin trading, meaning they can support larger position sizes and cover margin requirements. However, bonus funds may not be used to engage in “excessive-margin” strategies that would not be feasible without the bonus. In other words, clients should not rely solely on the bonus credit to open disproportionately large positions relative to their own deposited funds. The Company may set limits on position sizes or margin usage when trades are being funded primarily by bonus credit, to prevent undue risk exposure.

3.3 Internal Risk Management Approval: All trading activity using bonus funds is monitored by DB Investing’s risk management team. The Company, at its **sole discretion**, may require a review or pre-approval for certain high-leverage trades or strategies executed on a bonus-funded account. If a client’s use of leverage with the bonus is deemed excessive or beyond the scope of normal trading behavior, DB Investing may take action, including reducing the leverage on the account, issuing a warning to the client, or, in extreme cases, revoking the bonus to protect the client and firm from extreme losses.

3.4 Prohibited Margin Practices: It is prohibited to use the bonus credit to circumvent normal margin requirements or to engage in tactics that exploit the bonus’s presence. For example, opening simultaneous opposite positions on correlated instruments (or in multiple accounts) to max out margin with minimal actual market risk is not allowed. **“Excessive-margin strategy”** refers to any trading approach that uses the bonus funds to take on **abnormally high leverage or volume** in a manner that suggests the client is taking advantage of the bonus in an unintended way. The Company reserves the right to judge what constitutes such a strategy and to restrict or close positions that violate this rule.

4. Instrument Diversification and Profit Withdrawal Conditions

To ensure fair use of the bonus and to encourage genuine trading activity, the following **trading requirements** must be met **before profits earned using bonus funds can be withdrawn**:

- **4.1 Diverse Instrument Trading:** The client must trade in at least **five (5) different financial instruments** (e.g., a mix of currency pairs, commodities, indices, stocks, etc.) using the account with the bonus. This diversification requirement means that a client should not generate all trading profit from a single instrument. The intent is to prevent misuse of the bonus on one asset and to demonstrate the client’s broader trading activity. **If a client has not traded at least 5 distinct instruments**, any attempt to withdraw profits derived from bonus-funded trades may be declined or put on hold until this condition is satisfied.
- **4.2 Profit Source Limitation:** If **100% of the trading profit** in the account is derived from positions in a **single instrument** (for example, only trading XAUUSD (Gold) or any one symbol exclusively), then the client will be restricted in the amount of profit that can be withdrawn. In such cases, **only 20%** of the profit attributable to that single instrument is **initially withdrawable**. The remaining **80% of those profits will be held** by the Company. These held profits will not be available for withdrawal **until** the client diversifies their trading to meet the **5-instrument requirement** noted above. Once the client has traded at least five different instruments (and thus demonstrated diversified trading activity), the **held 80% of profits can become eligible for withdrawal**.

Example: If a client’s bonus-funded trading yielded \$1,000 profit, and all \$1,000 came from trades on a single instrument (say, only Gold trades), the client would initially be allowed to withdraw \$200 (20%) of that profit. The remaining \$800 (80%) would be temporarily withheld.

The client would then need to trade several other instruments (at least 5 in total, including different asset classes or currency pairs) in order to unlock the ability to withdraw the \$800 balance of profit. This mechanism encourages risk diversification and prevents sole reliance on one instrument to generate profit with the bonus.

4.3 Rationale: These rules aim to promote **diversified trading behavior** and mitigate the risk of abuse (such as focusing the entire bonus on one highly volatile instrument to game the system). They are in line with DB Investing's broader bonus policy, which emphasizes trading across multiple instruments and avoiding "few-instrument" accounts. Clients should plan their trading strategies accordingly to meet these criteria if they wish to withdraw profits smoothly.

4.4 Verification of Compliance: Before approving any withdrawal of profits on a bonus account, DB Investing's compliance team will review the account's trading history to ensure that the above conditions are met. This review includes checking the number of different instruments traded and calculating the percentage of profit from each instrument. If the conditions are not met, the Company will inform the client of the shortfall (e.g., how many more instruments need to be traded, or how the profit composition needs to change) in order for profits to be released.

5. Trade Duration and News-Time Restrictions

To further ensure that bonus funds are used for genuine trading rather than ultra-short-term speculation or news-based arbitrage, the following restrictions apply to all trades executed in a bonus-funded account:

- **5.1 Minimum Trade Duration:** Each trade (position) opened in a bonus account must be held for a **minimum of three (3) minutes** before it is closed. Trades that are opened and closed in less than 3 minutes are considered *scalping trades* under the bonus program and are **strongly discouraged**. Any profit derived from a trade that was closed in under 3 minutes may be **deemed ineligible** for withdrawal or may be subtracted from the account's profit calculation for the purposes of bonus conditions. In other words, very short-term trades might not count toward your withdrawable profit, and the Company reserves the right to nullify or exclude such profits when evaluating withdrawal requests.
- **5.2 News Trading Restriction:** Trades opened or closed around the time of major economic news releases are subject to scrutiny. Specifically, if a trade is opened or closed within **3 minutes before or after a high-impact news release**, any profit from that trade may be **temporarily held or nullified** at the Company's discretion. DB Investing defines a *major market news release* as a scheduled public announcement that typically causes significant volatility in the financial markets (for example: central bank interest rate decisions, non-farm payrolls and employment reports, GDP or inflation announcements, etc.). The purpose of this restriction is to prevent bonus abuse via news straddling or spike trading strategies that take advantage of the volatility around news events in a risk-free manner. Clients are still free to trade during news events, but **profits from positions opened/closed in the ±3-minute window of a news release may not be counted as eligible profits** for withdrawal until reviewed.
- **5.3 Trade Timing and Profit Validity:** If a client repeatedly engages in sub-3-minute trades or news-time trading solely to generate quick profits with the bonus, the Company may consider this behavior as a violation of the Bonus T&Cs (potentially falling under "abusive trading" described later). In such cases, DB Investing reserves

the right to disqualify those profits or take further action as outlined in Section 6. Clients are advised to maintain an average trade duration above the 3-minute minimum and to avoid intentional news spike trading to remain compliant with the bonus rules.

- **5.4 Exceptions:** In rare cases of extreme market conditions or by prior arrangement, DB Investing may grant an exception to the minimum trade duration rule. Any such exception will be confirmed to the client in writing. Unless you have received explicit written permission from the Company for an exception, **assume that all trades must satisfy the 3-minute rule** and avoid opening/closing right around major news if you wish those trades to count toward withdrawable profits.

6. Prohibited Trading Practices (Bonus Abuse)

DB Investing strictly prohibits any abusive trading practices or strategies that are intended to exploit the bonus system. **If the Company detects or suspects such behavior, it will take action as detailed below.** Prohibited practices include, but are not limited to, the following:

- **6.1 Scalping for Bonus Exploitation:** Engaging in **scalping** strategies exclusively to take advantage of the bonus credit. For the purposes of the bonus program, scalping is defined as very short-term trading, typically holding trades for only seconds or a few minutes, aimed at quickly accumulating profits or increasing trading volume. While scalping as a general strategy is not banned in normal trading, using it in conjunction with a bonus in a way that evades the spirit of the bonus conditions (such as systematically closing trades just above the 3-minute threshold, or in large bursts to generate volume) is considered abuse.
- **6.2 Hedging for Volume:** The practice of hedging positions internally or across multiple accounts to generate large trading volume without actual market risk is forbidden. This includes opening opposite positions on the same instrument (e.g., one buy and one sell, either in the same account or two colluding accounts) so that, irrespective of market direction, one side will accumulate a profit or high volume. The intent here is often to artificially fulfill volume requirements or create “risk-free” profits using the bonus. Such hedging solely to game the bonus rules is abusive. (Note: This does not refer to legitimate hedging as a risk management strategy; it refers to coordinated trading that nullifies market risk just to exploit the bonus.) For the avoidance of doubt, the use of any bonus (whether losable or leverage/non-losable) in connection with internal or external hedging structures, including but not limited to sequences of rapid, alternating buy/sell orders on highly speculative instruments (such as XAUUSD or other metals, indices or CFDs) that consume most or all available margin, as well as high-frequency trading (HFT) patterns or latency-arbitrage style execution, shall be deemed abusive unless expressly reviewed and approved in advance in writing by the Company’s Risk Management Department. In such cases, any and all profits generated from these strategies while a bonus is active may be cancelled in full and removed from the account, unless and until the Company’s Risk Management Department has expressly confirmed their validity and permitted their retention.
- **6.3 Pip Hunting and Latency Arbitrage:** “**Pip hunting**” – also known as price arbitrage or latency arbitrage – is strictly disallowed. Pip hunting involves exploiting minor pricing delays, off-market prices, or internet latencies to snatch a few pips of risk-free profit. This can manifest as placing trades at prices that lag real-time or using bots/algorithms to take advantage of slow price feeds. Any **manipulation or exploitation of technical**

platform vulnerabilities or minor price inaccuracies falls under abusive trading. Profits obtained from such methods will be removed, and the activity will result in a sanction.

- **6.4 Multiple Account Abuse: Coordinating between multiple accounts** to abuse bonuses is prohibited. This includes one client operating several accounts (under their name or via relatives/associates) or multiple clients colluding, with the intention of benefiting from multiple bonuses or manipulating the market by acting in concert. Examples of this abuse are: simultaneously executing opposite trades on two accounts with bonuses (so one wins, one loses), or transferring positions/profits among accounts to avoid conditions. DB Investing employs advanced fraud detection to identify accounts with common ownership or control (e.g., matching IP addresses, devices, or other indicators of connection). If such linkages suggest an attempt at bonus abuse, all involved accounts may be penalized.
- **6.5 Other Fraudulent or Deceptive Practices:** Any other form of **fraud, manipulation, or deceit** related to the bonus is strictly forbidden. This includes (but is not limited to) identity theft to obtain bonuses, providing false information, using Expert Advisors or software expressly designed to circumvent bonus rules, cash-back arbitrage (where bonus credit is converted to risk-free money through questionable methods), or any behavior that **indicates the client is attempting to profit from the bonus without genuine market trading interest**. The Company's definition of abusive trading is not limited to the above list – any pattern of activity that, in DB Investing's sole judgment, is intended to maliciously exploit the bonus promotion will be treated as abusive.

6.6 Consequences of Abusive Trading: If any form of prohibited or abusive trading practice is detected or **even suspected** (at the Company's sole discretion):

- **Immediate Actions:** DB Investing reserves the right to **immediately suspend the client's trading account(s)** and investigate the activity. During the investigation, access to the bonus and any associated profits may be frozen. The client may be contacted for an explanation or additional verification.
- **Forfeiture of Bonus and Profits:** Upon confirmation of abusive trading, **the bonus credit will be removed from the account, and any and all profits generated from such activity will be canceled or confiscated**. In other words, the client forfeits any gains realized through bonus abuse. This applies to all accounts involved if multiple accounts were used.
- **Account Closure:** DB Investing further reserves the right to **terminate the client's account** and any related accounts, either temporarily or permanently, as a result of abuse. Open orders may be closed, and future access to services may be denied. In serious cases or repeated offenses, the client can be blacklisted from receiving any bonuses or even from trading with the Company entirely.
- **No Liability for Consequences:** In the event of bonus removal or account actions due to abuse, the Company will **not be liable for any consequences** to the client's positions. This includes, for example, if the removal of the bonus causes the account to lose margin support and triggers a **stop out**, the resulting position liquidations or losses are solely the client's responsibility. By participating in the bonus program, clients acknowledge that violating the rules can lead to such outcomes and accept this risk.

- **Notification:** The Company will inform the client (via email or account message) of any bonus removal or account action taken due to suspected abuse. However, in urgent cases, the actions may be completed prior to notification. The decision made by DB Investing in cases of abuse is **final and binding**.

7. Profit Withholding and Release Policy

In certain situations, DB Investing may withhold (temporarily hold back) profits generated from trading with bonus funds, under the following conditions and terms:

7.1 Grounds for Withholding Profits: If a client's trading behavior or account status is **not fully in compliance** with these Bonus T&Cs, or if the activity raises **compliance or risk concerns**, the Company reserves the right to **withhold some or all of the profits** in the account. This means the profits will not be available for withdrawal until the issues are resolved. Scenarios where profit withholding might occur include (but are not limited to):

- The client has not yet met the **instrument diversification requirement** or other trading conditions (e.g., most trades were under 3 minutes, or only one instrument was traded). In this case, the portion of profits that exceed what's allowable (such as the 80% from a single-instrument profit scenario in Section 4.2) will be held.
- There are indications of **potential abusive trading** that require further review, but not enough to immediately finalize as abuse. For example, unusually large profits gained in a short time with the bonus may trigger a precautionary review.
- The client requests a **withdrawal of profits that seems disproportionate** to the trading activity or before conditions are met, prompting the Company to verify that all terms have been followed.

7.2 Process of Withholding: If profits are being withheld, DB Investing will generally notify the client of the action and the reason. The amount held and the conditions required to release it will be explained. The funds remain in the trading account but are set aside (not withdrawable) until clearance. The client can continue trading with the remaining balance (including the held profit portion that still contributes to equity), but cannot withdraw the held amount until approval.

7.3 Review and Compliance: The client may be allowed to **correct or complete** any pending requirements. For instance, if profits are held due to a lack of trading on 5 instruments, the client can continue trading additional instruments. DB Investing's team will review the account upon the client's request or at regular intervals to determine if the client has **fulfilled the necessary conditions** or if the suspicion of non-compliance has been resolved.

7.4 Release of Profits: If and when the client **successfully meets all applicable conditions** – e.g., completes the required diversified trades, adheres to trade duration rules, and no fraudulent activity is found – the previously withheld profits will be released. The client will then be permitted to withdraw those profits, subject to any standard withdrawal procedures. Release of funds will be confirmed via email.

7.5 Forfeiture of Profits: If the client **fails to meet the conditions** in a reasonable timeframe, or if further investigation confirms a violation of the Bonus T&Cs, DB Investing reserves the right to **permanently cancel (waive) the withheld profits**. In such an event, the client will be notified that the held profits have been forfeited and will not be paid out. This typically happens in cases where the client either cannot or will not adjust their trading to comply, or where abuse

is confirmed. The Company's decision to waive profits is taken seriously and only implemented when justified by the circumstances.

7.6 No Interest on Held Amounts: Any profits that are held by the Company under this section will not accrue any interest or compensation to the client. These funds are essentially in limbo pending the outcome of the compliance checks and are not considered the client's withdrawable balance during that period.

7.7 Transparency: DB Investing will maintain transparency with the client regarding any withholding of profits. Clients are encouraged to communicate with their account manager or the customer support team if they have questions about why profits are on hold or what steps are needed to have them released. The Company's goal is to enforce the bonus rules fairly while allowing clients to rectify issues when possible.

8. Withdrawals and Bonus Cancellation

Clients are free to withdraw their own funds (deposits or non-bonus balance) at any time. However, withdrawing funds **before fulfilling the bonus conditions** will typically affect the bonus. The bonus is intended as an incentive to trade, and its continuation relies on the client maintaining the qualifying funds and meeting the terms. The following rules and examples explain how withdrawals impact bonuses:

8.1 Impact of Withdrawal on Bonus: If a client requests a withdrawal **before meeting the required bonus conditions** (such as required trading volume, instrument count, time period, etc.), DB Investing **may cancel or reduce the bonus proportionally**. This applies to both partial and full withdrawals of the initial deposit or equity: - If the client withdraws **a portion** of the deposit that originally qualified for the bonus, a **corresponding portion of the bonus will be removed** from the account. - If the client withdraws the **entire deposit** (all funds that were the basis for the bonus) or a substantial amount that brings the account balance below the initial qualifying deposit, the **bonus will be canceled in full**.

In effect, the bonus funds are **not truly earned** by the client until the conditions are satisfied; withdrawing your own money early leads to losing some or all of the bonus credit. This is consistent with the original bonus agreement, which stated that withdrawing any part of the deposit that earned the bonus will result in the bonus being deducted.

8.2 Examples of Withdrawal vs. Bonus Removal: The table below illustrates example scenarios of how a withdrawal may affect your bonus:

Scenario	Before Withdrawal	Withdrawal Action	After Withdrawal (Bonus Impact)
A. <i>Partial Withdrawal (Proportional)</i>	Deposit \$1,000; Bonus \$500 (50% bonus)	Client withdraws \$500 (which is 50% of the deposit) before meeting conditions.	Bonus is reduced by 50% (i.e., \$250 removed). Remaining bonus in account = \$250.
B. <i>Full Withdrawal (Bonus Cancellation)</i>	Deposit \$1,000; Bonus \$500	Client withdraws the full \$1,000 deposit before meeting conditions.	The full bonus \$500 is canceled and removed from the account (no bonus remains).
C. <i>Post-</i>	Deposit \$1,000;	Client withdraws	No penalty – client keeps any

Scenario	Before Withdrawal	Withdrawal Action	After Withdrawal (Bonus Impact)
<i>Condition Withdrawal</i>	Bonus \$500; required trading volume met.	\$1,000 (after meeting all conditions).	profit and bonus (if bonus was withdrawable, it can now be withdrawn; if it was a losable credit, it simply remains available for trading until used/lost).

In scenario A, because the client withdrew half of the deposit before completing the required trading, the Company removes half of the bonus. In scenario B, withdrawing all of the initial funds voids the bonus entirely. Scenario C shows that once the client has satisfied the bonus terms (for example, achieved the required trading volume or other conditions), a subsequent withdrawal of the deposit does not, by itself, cause bonus removal – the client has effectively satisfied the conditions attached to the bonus and is free to withdraw any profits generated in accordance with these Bonus T&Cs. However, in all cases, the bonus itself – whether structured as a losable bonus or as a leverage bonus (non-losable bonus) – remains strictly non-withdrawable and continues to operate only as trading credit within the account.

8.3 Maintaining the Bonus: To avoid unintended bonus cancellation, clients should ideally refrain from withdrawing funds **until all bonus conditions have been met**. If a withdrawal is necessary, be prepared that the bonus might be adjusted. The Company's system will calculate the removable bonus based on the proportion of funds withdrawn or any other formula disclosed in the promotion (some promotions might have a linear proportion rule, others might cancel the bonus entirely if a certain threshold of withdrawal is exceeded). DB Investing will communicate the outcome to the client if a bonus adjustment occurs due to a withdrawal.

8.4 Withdrawing Profits vs. Deposit: If a client has generated profits in their account and wishes to withdraw those profits **while keeping the bonus**, the client must still meet the bonus conditions before such profit withdrawal. Withdrawing profit is treated similarly to withdrawing a deposit in terms of its effect on the bonus: if conditions are unmet, a profit withdrawal could likewise trigger removal of the bonus (because effectively the client is taking out value without fulfilling the trade requirements). Always check with your account manager or support whether a planned profit withdrawal will jeopardize your bonus status.

8.5 After Bonus Removal: In the event a bonus (or part of it) is removed due to a withdrawal, the client's account equity will decrease by the amount of the removed bonus. This could affect the account's margin level. **DB Investing is not responsible for any consequences**, such as margin calls or stop-outs, that might result from the removal of a bonus upon withdrawal. The client should manage their positions accordingly if they choose to withdraw funds that lead to bonus cancellation.

9. General Terms and Reservation of Rights

9.1 Bonus Crediting Timeframe: Bonus credits (whether losable or leverage (non-losable)) are typically applied promptly after qualification, but it may take up to 24 hours for the bonus to be reflected in the trading account. If your bonus has not been credited within 1 business day of meeting the qualification (e.g., making a deposit or completing a required task), please contact Customer Support.

9.2 Promotional Nature: All bonuses are part of promotional offers by DB Investing. They are not a client's right and are offered at the Company's discretion. **Participation in any bonus**

program is voluntary. A client who does not wish to accept a bonus can choose to opt out (for example, by not requesting it, or by informing the Company that they do not want the bonus). Declining a bonus will mean the client trades only with their own funds and can withdraw freely without bonus conditions.

9.3 Right to Decline or Terminate Bonus: DB Investing **reserves the right to decline granting a bonus** to any client, or to discontinue or cancel a bonus that has been granted, at its reasonable discretion and without needing to justify. This could occur, for instance, if the Company determines a client is not eligible or if there have been changes in regulatory rules affecting promotions. In such cases, affected clients will be notified via email or platform message. Similarly, the Company may terminate the bonus program early or end an individual client's participation in the bonus if deemed necessary (even apart from abuse cases). Any such termination will not affect any trade positions already opened (the client's own funds will remain intact, only the bonus credit might be removed).

9.4 Changes to Terms: The Company **reserves the right to alter, amend, or update** these Bonus Terms and Conditions, or to change the structure of a bonus promotion, at any time at its sole discretion. If any material changes are made to the terms (for example, introducing a new requirement or changing an existing rule), DB Investing will notify clients of these changes. Notification may be given via email, an announcement on the official website, or within the trading platform. Once notified, continued participation in the bonus program constitutes acceptance of the new or revised terms. It is the client's responsibility to stay informed of the current Bonus T&Cs.

9.5 Fair Use and Interpretation: In any scenario where the bonus terms do not clearly cover a situation, or if there is any ambiguity, **DB Investing will resolve it in the way it deems fairest and most appropriate** to all parties. The Company's interpretation of these terms is final. No correspondence will be entered into for disputes regarding the interpretation of bonus rules, as the Company's good faith determination will prevail (subject to applicable law).

9.6 No Waiver: The failure of DB Investing to enforce any provision of these Bonus T&Cs in a particular instance shall not be deemed a waiver of that provision or of the right to enforce it in the future. All rights and remedies under these Terms are cumulative and do not exclude any other rights provided by law.

9.7 Severability: If any provision of these Bonus T&Cs is found to be invalid, unlawful, or unenforceable by any court of competent jurisdiction, that part shall be severed from the remainder of the Terms, which will continue to be valid and enforceable to the fullest extent permitted by law.

9.8 Communication: The primary method of communication for matters relating to these Terms or a bonus promotion will be the email address on record for the client's account. Clients are responsible for providing a valid email and checking for communications. DB Investing is not liable for any consequences of a client failing to read the Company communications.

10. Governing Law and Dispute Resolution

These Bonus Terms and Conditions and any matters relating hereto shall be governed by and construed in accordance with the laws of the **Republic of Seychelles**. DB Invest Ltd (doing business as DB Investing), the company providing the trading services, is a company registered under the laws of Seychelles (Registration Number SD053) and is authorized and regulated by

the Seychelles Financial Services Authority (FSA). By participating in the bonus program, the client agrees that:

- **10.1 Jurisdiction: Seychelles courts shall have exclusive jurisdiction** to resolve any dispute or claim arising out of or in connection with these Bonus T&Cs or the bonus promotion. If a dispute arises between the client and the Company that cannot be resolved amicably, the matter shall be brought before the courts of Seychelles for adjudication. All proceedings shall be conducted in the **English language**.
- **10.2 No Other Venue:** The client **waives any right** to have disputes under these terms adjudicated in any forum or jurisdiction other than Seychelles. The client also agrees not to transfer, assign, or novate any dispute to a third party or another jurisdiction. Any attempt to involve external forums (except the courts of Seychelles) is considered a breach of these terms.
- **10.3 Time Limitation:** Any claim or cause of action by the client against DB Investing arising from these Terms or the bonus must be initiated within **forty-five (45) days** from the date the dispute first arose. If not brought within this time frame, the client's right to raise the dispute or claim is permanently barred (even if the client only becomes aware of the issue later). This clause does not apply to the Company's claims or to enforcement of debts, which may be brought within the time limits allowed by law.
- **10.4 Finality of Decisions:** Any situation not expressly covered by these Bonus T&Cs will be resolved by DB Investing in a manner it deems fair to all clients, and that decision shall be **final and binding**. By accepting these terms, the client agrees to abide by the final decision of the Company in all such matters.
- **10.5 Legal Compliance:** Participation in the bonus program is void where prohibited by law. It is the client's responsibility to ensure that accepting a bonus and trading with it does not violate any laws applicable in their jurisdiction (including laws regarding trading incentives). DB Investing reserves the right to refuse or retract a bonus if it determines that providing such a bonus would be unlawful in a particular jurisdiction.

11. Client Acknowledgment and Acceptance

By requesting, accepting, or using a bonus from DB Investing, the **Client acknowledges and agrees** to all of the above Bonus Terms and Conditions. The client confirms that they understand the rights and obligations that come with the bonus, including any trading requirements and restrictions on withdrawals. These Bonus T&Cs form an integral part of the agreement between the client and DB Investing.

The client further acknowledges that the decision to participate in a bonus promotion is made independently and that they have had the opportunity to read these terms carefully or consult with the Company's support staff for any clarifications. **If a client does not agree with these Terms, or any part thereof, they should not accept the bonus or should communicate with the Company to cancel the bonus.** Once a bonus is credited and the client commences trading with it, it is assumed that the client is in full agreement with all conditions herein.

Risk Warning: Trading in **foreign exchange, CFDs, and other leveraged products** carries a high level of risk and may not be suitable for all investors. **Forex trading and trading in other**

leveraged products involve a significant risk of loss; you may incur losses greater than your initial investment. Bonus programs do not mitigate trading risks. The increased leverage obtained through bonus funds can amplify both gains and losses. Clients should use bonus leverage responsibly and ensure they fully understand the risks involved. If needed, seek independent financial advice. Please also review our general Risk Disclosure statement available on our website for a comprehensive overview of risks.

Legal Information: DB Invest Ltd (DB Investing) is registered in Seychelles under Registration Number SD053, with its registered office at Abis Centre, Office 15, Avenue D'Arhoa, Providence Industrial Estate, Mahe, Seychelles. DB Invest Ltd is authorized and regulated by the Seychelles Financial Services Authority (FSA). For any questions regarding these Bonus Terms and Conditions, please contact us at **cs@dbinvesting.com**.

