

TRADER REWARDS PROGRAM

TERMS AND CONDITIONS

INTRODUCTION

Legacy Capital Ltd, trading as "WB Invest" ("the Company") provide its clients with the opportunity to participate in the Trader Rewards Program ("the Trader Rewards Program"), as outlined in the Terms and Conditions ("T&Cs") below. For any additional information and/or questions regarding the Trader Rewards Program, please contact the Company at support@wbinvest.com.

DEFINITIONS

Client: A Client of the Company who is a register user of the WB Invest Portal, and who participates in the Trader Rewards Program.

Credit: Non-withdrawable trading credit in the form of bonus funds that can be used exclusively for trading.

Equity: Total invested funds across a Client's trading account including free and used margin.

Interest: A feature of the Trader Rewards Program offered by the Company that allows Clients to earn Trader Rewards Points on net equity (equity minus credit).

Trader Rewards Points: Rewards earned by Clients via the Trader Rewards Program, which can be redeemed for cash.

Trader Rewards Program: The program offered by the Company through which clients are awarded a Trader Rewards Status based on traded lots.

Trader Rewards Status: The tier level of a client in the Trader Rewards Program.

Minimum Eligible Amount: Minimum account of Trader Rewards Points a client must have in order to convert to cash.

WB Invest Portal: The online platform/mobile app where clients can manage their Trader Rewards Program participation.

TERMS AND CONDITIONS

A. Commencement and Termination

The Trader Rewards Program begins on the date the Company notifies participants of its commencement and ends on the date participants are notified of its termination. The Company reserves the right to terminate the program at its sole discretion at any time, upon providing notification to participants.



B. Eligibility Criteria

The Trader Rewards Program is open to all approved existing and new Clients who hold at least one verified live trading account with the Company, regardless of the account's base currency, country of origin, or account type.

C. Participation

Participation in the Trader Rewards Program is automatic for all Clients who meet the eligibility criteria outlined above. Clients may choose to cancel their accumulated Trader Rewards Points at any time by contacting the Company's customer support. To redeem accumulated points, Clients must first accept these T&Cs through the WB Invest portal, after which the Trader Rewards Points will be converted into cash and credited to the Client's account balance.

D. Trader Rewards Point Earning Activities

Trader Rewards Points are awarded based on specific predefined activities outlined in this section. The Company reserves the right, as its sole discretion, to modify, add, or remove any activities eligible for earning Trader Rewards Points. Additionally, the Company may adjust the value of Trader Rewards Points at any time, as it deems appropriate.

1. TRADING

- Overview: Clients accumulate Trader Rewards Points according to their trading activity. The amount of Trader Rewards Points granted per traded lot depends on the Client's Status, as specified in Annex A. "Closed Lots" refers to the total number of lots that have been closed across all trading accounts held by the Client.
- <u>Trader Rewards Status Updates:</u> Client's Trader Rewards Status will be refreshed daily to reflect the total number of closed lots accumulated up to the end of the previous trading day.
- <u>Trader Rewards Status Reset:</u> Client's Trader Rewards Status will be reverted to "Silver" if all of their trading accounts remain inactive for a continuous period of six months. Any accumulated Trader Rewards Points will be reset to zero.
- Trader Rewards Status Downgrade Criteria: In addition to the upgrade and reset rules, Clients who fail to meet the required trading activity within the specified timeframes may be downgraded to their previous Trader Rewards Status. Downgrades are applied according to the thresholds outlined in Annex A. Upon a downgrade, the Client will start from the initial lot requirement of the new status, while any previously accumulated Trader Rewards Points will remain intact.
- <u>Silver to Gold Upgrade Based on Deposits:</u> As an alternative to the standard lot-based criteria, Clients with Silver status may become eligible for an upgrade to Gold status upon reaching a cumulative deposit threshold of USD 2,000 (or the equivalent in another currency),



as specified in Annex A. This threshold considers all deposits made since the Client's registration and may be achieved through multiple deposits. Once the requirement is met, the Client will be awarded a one-time Gold Status Token, which can be redeemed via the WB Invest Portal and does not expire.

2. INTEREST

- Overview and Exclusions: The Company's Trader Rewards Program allows clients to accrue
 additional Trader Rewards Points based on their net equity (calculated as equity minus
 credit).
- Eligibility Criteria: Clients with funded accounts who have attained Gold status or higher in the WB Invest Trader Rewards Program are eligible to "Activate" the Interest feature and begin earning a passive yield in Trader Rewards Points. Trader Rewards statuses are updated daily based on the Client's completed lot requirements as of the previous trading day. The "Activate" button will appear on the WB Invest Portal, but Clients can only enable the interest feature and start accumulating Trader Rewards Points once they have reached Gold status or above.
- Interest Earning Rates: Clients can earn up to 2% annual yield in Rewardss, calculated daily and credited monthly. The Interest rate is determined by the Client's Trader Rewards Status tier, starting at 0.4% for Gold Status and reaching a maximum of 2% for Diamond Status, as outlined in Annex A. Clients advance through the tiers by fulfilling the minimum traded lot requirements for each Trader Rewards Status. Any adjustments to the Interest rate occur only when the Client's Trader Rewards Status is updated at the beginning of each month. For a full breakdown of Trader Rewards Status tiers and their corresponding Interest yields, please refer to Annex A.
- **Company's Discretion:** The Company reserves the right to adjust the Interest rate yields for each Trader Rewards Status tier at any time without prior notice.
- **Daily Interest Calculation Formula:** Once activated, the daily Trader Rewards Points interest can be calculated using the following formulas:

Example 1:

Taking a USD denominated trading account as an example, the daily Trader Rewards points interest yield can be calculated using the formula below:

(Equity-Credit) * (Status Interest Rate) / 365 days = daily interest in dollars 1 Dollar earned = 1 Trader Rewards point

Example 2:

Taking a JPY denominated trading account as an example, the daily Trader Rewards points interest yield can be calculated using the formula below:



(Equity-Credit) * (Status Interest Rate) * (JPY/USD exchange rate) / 365 days = daily interest in dollars 1 Dollar earned = 1 Trader Rewards point

- Monthly Interest Payout Calculation: Interest is accrued daily and distributed in the form of Trader Rewards Points on a monthly schedule. Clients receive their Trader Rewards Points payout each month, and the total balance can be viewed and redeemed through the WB Invest Portal.

3. OTHER ACTIVITY

 Onboarding: Clients are awarded 2 Trader Rewards Points upon successfully completing their account registration, which includes submitting all required documentation and obtaining KYC approval.

4. TRADER REWARDS POINTS REDEMPTION PROCESS

Once Clients have accumulated a sufficient number of Trader Rewards Points, they may redeem them for cash, which will be credited directly to their trading accounts. To be eligible for redemption, Clients must have made at least one (1) deposit into any of their trading accounts, subject to specific rules depending on the account type. Trader Rewards Points can be exchanged for cash at varying rates, up to \$2 per redeemed point, based on the total number of points redeemed, as detailed in Annex B.

To redeem Trader Rewards Points, Clients must:

- 1. Access the Trader Rewards Status page through the WB Invest Portal.
- 2. Select the trading account where they wish the redeemed cash to be credited.
- 3. Enter the number of points they wish to redeem (minimum of 10 points).

The total redemption value will be displayed prior to confirming by clicking "Redeem Now." Once redeemed, the corresponding cash value will be credited directly to the selected trading account. Clients may then choose to use these funds for trading or withdraw them in full, without any restrictions.

5. TRADER REWARDS PROGRAM TRADING BENEFITS

A. SWAP-FREE ACCOUNTS

Overview and Exclusions:

The Company's Trader Rewards Program offers Clients the opportunity to access swap-free trading accounts, which provide the benefit of zero swap charges on a certain number of assets for a limited or unlimited grace period, depending on the Client's Trader Rewards tier, as outlined in the relevant website section.



Eligibility Requirements:

Clients automatically qualify for a swap-free account upon opening any live trading account, including but not limited to Prime, Zero, Zero VIP, MT4, or MT5 accounts. To activate and benefit from swap-free trading, Clients must fund their account and begin trading activity. All live accounts opened under the same Client profile will be considered eligible for swap-free trading.

Swap – Free Duration Tiers:

Clients can enjoy varying durations of swap-free trading on a designated list of assets, as specified in the table below. The swap-free period begins once a trade is executed and its length depends on the Client's Trader Rewards Tier at the time the trade is placed.

Clients can advance through the tiers by meeting the minimum traded lot requirements for each Trader Rewards Tier. Any changes to the swap-free duration will take effect only after the Client's Trader Rewards Status is updated at the start of each month. The swap-free periods for each Trader Rewards Tier are as follows:

TRADER REWARDS	SILVER	GOLD	PLATINUM & DIAMOND
TIER			
Number of Swap-Free	Up to 7	Up to 14	Up to an unlimited number
Days Per Trade			of days

Please refer to Annex A for a detailed breakdown of the Trader Rewards Status tiers and the trading volume required to reach each tier.

Swap Charges:

If Clients maintain open trades beyond the designated swap-free grace period, swap charges may apply. These charges will depend on the specific instrument being traded and the direction of the Client's position, as detailed in the relevant section of the website.

Company's Discretion:

The Company reserves the right to modify the predetermined swap-free periods associated with each Trader Rewards Status tier at any time and without prior notice. Additionally, the Company may impose swap charges on any executed transactions at its discretion if deemed necessary.

If a Client is found to be engaging in abusive trading practices intended to exploit the swap-free benefit or to gain advantages in violation of the Company's Terms and Conditions, the Company reserves the right to take corrective action. Such action may include applying retroactive (backdated) swap charges to accurately reflect amounts that should have been applied to the Client's account.



6. MISCELLANEOUS

Data Processing Consent:

By participating in this Trader Rewards Program, the Client consents to the Company for processing any personal information provided during registration and/or participation in the Program. Such information may be shared between Company's related entities and will be collected and processed solely to the extent necessary for the administration and operation of the Trader Rewards Program.

Clients have the right to withdraw their consent for the processing of their personal data at any time. However, withdrawing consent may lead to the disruption, suspension, or termination of the Client's participation in the Trader Rewards Program.

Documentation Requirements:

Company may request additional documentation from the Client either before or during their participation in the Trader Rewards Program. The Client is required to provide any such requested documentation. Failure to comply may result in the disruption, suspension or termination of the Client's participation in the Trader Rewards Program.

Disqualification:

Clients who provide false or misleading information during the account opening process will be disqualified from participating in the Trader Rewards Program. The Company reserves the right, at its sole discretion, to reject registration or disqualify any Client from the Trader Rewards Program for any reason, including but not limited to, violations of these T&Cs and/or the Client Agreement, or engagement in abusive trading practices. Such disqualification will be communicated to the Client in writing, and disqualified Clients will forfeit all rights to any Trader Rewards Points previously awarded.

Liability:

In the event that a trading account holds open positions and/or a floating profit or loss, and the redeemed points amount is removed for any reason, the Company shall not be held liable for any resulting adverse effects.

Terms and Conditions Amendments:

The Company reserves the right to amend these T&Cs at any time without prior notice. Any such updates will be published on the Company's website. Clients are advised to regularly review the website to stay informed of the latest T&Cs.

Employee Participation:

Employees of the Company and their relatives are not eligible to participate in the Trader Rewards Program.



Opt-Out Process:

Clients have the option to withdraw from the Trader Rewards Program at any time by contacting the Customer Support team at: support@wbinvest.com.

Language:

In the event of any discrepancy or inconsistency between the English version and any translated versions, the English version of the T&Cs shall prevail.

RISK DISCLAIMER:

Contracts for Difference (CFDs) are complex financial instruments that carry a high level of risk. They may not be suitable for all investors and can lead to the rapid loss of all invested capital, particularly due to leverage. Clients should carefully consider whether they fully understand how CFDs work, their investment objectives, experience level, and risk tolerance. If needed, clients should seek guidance from an independent financial advisor. It is essential that clients read the full Risk Statement - Trade Global Markets with Top-Tier Conditions before trading.



ANNEX A - TRADER REWARDS STATUSES AND INTEREST YIELD RATES

WB INVEST	STATUS	DESCRIPTION	STATUS	STATUS	TRADER	ANNUAL
TRADER	REQUIREMENT	& BENEFITS	UPGRADE	DOWNGRADE	REWARDS	INTEREST RATE
REWARDS			RULES	RULE	POINTS	YIELD
STATUS					PER LOT	
Silver	None	Default Status	0	N/A	0.2	0%
Gold	Close the minimum lots threshold for Gold Status	Increased point value per lot traded/higher interest rate	20 lots OR \$2,000.00 cumulative deposits (one-time token redemption)	If <5 lots traded within 1 month	0.4	0.40%
Platinum	Close the minimum lots threshold for Platinum Status	Increased point value per lot traded/higher interest rate	500 lots	If <50 lots traded within 4 months	0.6	1.20%
Diamond	Close the minimum lots threshold for Diamond Status	Increased point value per lot traded/higher interest rate	5,000 lots	If <250 lots traded within 5 months	1	2.00%

ANNEX B - TRADER REWARDS POINT REDEMPTION VALUES

Number of Redeemable Points	Value Per Point (USD)		
10 – 99.99	\$1		
100 – 999.99	\$1.2		
1,000 – 9,999.99	\$1.5		
10,000+	\$2		