Terms & Conditions governing OANDA Asia Pacific Pte Ltd's Giveaway Series 1

The following terms and conditions shall apply to OANDA Asia Pacific Pte Ltd ("**OAP**") **Giveaway ("Program").**

By participating in the Program, each participant agrees to observe and be bound by these terms and conditions and any relevant policy issued by OAP from time to time. OAP reserves its absolute rights to revise and amend these terms and conditions from time to time without prior notice. In case of disputes, the interpretations and decisions of OAP shall be final and binding on all participants. No correspondence will be entertained.

1. Eligibility and Program Period

1.1. The Program is open to all clients with an OAP account. This is subject to OAP's account requirements and must meet the approval criteria set out in 1.2 in order to qualify for this Program.

1.2. In addition to 1.1, this Program is only valid for "Eligible Customers", defined as:

a. Existing clients who have an approved and active account with OAP during the period set out in the clause 1.3. below and are not existing customers of any other OANDA division;
b. Clients reaching eligibility criteria set out in clause 2 of these Terms & Conditions and the table "Table 1: Eligibility Criteria" below.

1.3. This Program begins on 16 November 2026 at 6:00 AM SGT and ends on 21 November 2026 at 6:00 AM SGT.

1.4. This Program is only available to Singapore residents. Any emails received by non-Singapore residents should be considered to have been sent in error and do not render the client eligible for the Program.

1.5. OAP does not allow Eligible Customers to open multiple accounts. In the event the Eligible Customer does open multiple accounts, only the first account opened will be eligible for the Program.

1.6. Employees of OAP and their immediate family members shall not be eligible to participate in the Program. In addition, employees of any partners and agencies (including, without limitation, any external auditor(s) and advertising agencies) who are directly involved in the organisation or conduct of the Program as determined by OAP shall not be eligible to participate in the Program.

1.7 Anyone who meets the criteria above shall be deemed an Eligible Customer. Without prejudice to the generality of clause 1 above, OAP shall have the sole discretion to determine eligibility under these Program terms. Eligible Customers should read these terms carefully and reacquaint themselves with Our Terms.

Table 1: Eligibility Criteria

Minimum Notional Volume Traded	Lucky Draw Chance
USD 10 million	1
USD 30 million	2

2. Mechanics of the Program

2.1. In order to qualify for the draw, the Eligible Customer must meet the following criteria within the eligibility period defined in clause 1.3:

a. The account with OAP is not closed or terminated,
b. Trade orders are to be placed through the OANDA trading platforms, MT4, MT5, TradingView, or API,
c. Meet at least USD 10 million trade volume.

2.2. Once the criteria in 2.1 have been met, the Eligible Customer would automatically qualify for the draw with 1 chance. When the Eligible Customer meets USD 30 million trade volume within the eligibility period, the Eligible Customer will earn an additional chance as per Table 1.

2.3. Each Eligible Customer will be entitled to only one draw prize throughout the entire OAP Giveaway Series, conditional on the corresponding trade requirements being met.

2.4. The draw prize is the latest Apple iPhone Duo (256GB) and will be limited to 2 winners. Colors are determined at random by OAP. Apple and iPhone Duo are trademarks of Apple Inc., registered in the U.S. and other countries and regions. The Program is organised and held by OAP and has not been organised, authorized, sponsored, endorsed, associated, or otherwise approved by Apple Inc.

2.5. The draw will be conducted virtually during the OANDA Daily Dose session on 25 November 2026 at 11a.m SGT. If there are changes to the date and time of the draw, information will be provided in advance via email to all Eligible Customers who met the eligibility criteria set out in 2.1. Each Eligible Customer will be assigned a username for the draw. Winners will be drawn by staff of OANDA at random and the result communicated to the audience live during the session. In addition, winners will be notified by email within 7 days from the draw, with instructions on how they should claim their prizes.

2.6. Prize winners are required to claim their prizes by 25 January 2027. Prize will be forfeited if the winner fails to respond to the email notification by 25 December 2026, or if collection is not done by 31 March 2027. The following will be required for the prize collection:

a. Respond to the email notification to arrange for collection. Appointment must be made beforehand as we do not accept walk-ins.
b. Bring along your appointment confirmation email & your ID card.

2.7. Prize winners must provide consent to have their name and photos published on OANDA's social media channels.

2.8. No alternatives; the prize is non-transferable and cannot be reassigned or substituted with any alternative.

2.9. This Program is subject to withdrawal or change without notice.

3. General

3.1. By participating in this Program, you consent to OAP using such information and contacting you for the marketing efforts of OAP and/or its sponsor(s). If you wish to participate in any of our publicity events in Singapore, you agree that it shall be done at your own expense. You further consent to the public disclosure of any statement, comment or quotation that you may give, and the reproduction, adaptation and translation into any language and publication of the same by OAP.

3.2. The prize is subject to, and contingent upon, your compliance with these terms and the terms of business. In addition to any other rights and remedies we may have, any breach or suspected breach of these terms and/or the terms of business will entitle us to withhold the prize immediately and without prior written notice, and/or reclaim the prize pursuant to these terms.

3.3. Any dispute or situation not covered by these Terms and Conditions will be resolved by our management in a manner it deems to be fairest to all concerned and that decision shall be final and binding on all parties. We reserve the right to refuse to award the prize under the Program if we have reasonable belief that the Program is being abused in any way. Further, where any of these Terms and Conditions are breached or there is any reason to suspect a participant (including a Qualifying Participant) has acted fraudulently or obtained an unfair or unintended advantage pursuant to the Program, we reserve the right to stop or withdraw the Program.

3.4. If OAP subsequently discovers that the individual is in fact not eligible to participate in the Program, OAP may at its discretion withhold or reclaim the prize. No individual shall be entitled to any payment or compensation from OAP should any prize be forfeited or reclaimed.

3.5. OAP shall not be liable to any account holder or any other persons for any loss or damage arising in connection with the Program, including without limitation, any error in computing any chances, any breakdown or malfunctions in any computer system or equipment. Without prejudice to the generality of the foregoing, OAP assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage- due mail.

3.6. The decision of OAP on all matters relating to the prize shall be final and binding on all participants and any other persons, including, without limitation, any decision to cancel or suspend the Program. No correspondence(s) will be entertained.

3.7. OAP may at any time at its sole and absolute discretion, without notice or assigning any reason, therefore, terminate this Program, delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as OAP shall think fit, including without limitation, the eligibility of any customer, the bases and methods of identification of winners and any dates in connection with the Program and the qualifying period. OAP shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.



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