



M4MARKETS LOYALTY PROGRAM

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1 Introduction

Trinota Markets (Global) Limited, a company regulated as a Securities Dealer by the financial Services Authority of Seychelles with license number SD035 (hereinafter "**M4Markets**" or the "**Company**" or "**we**" or "**us**"), introduces these Terms and Conditions (the "**Terms and Conditions**") governing participation in the **M4Markets Loyalty Program** (the "**Program**").

Clients participating in the Program agree to be bound by these Terms and Conditions, as amended from time to time.

2 Eligibility

The Program is available to new and existing Clients provided they a) have an active trading account with M4Markets, b) meet applicable regulatory, KYC, and account requirements and c) opt in to the Program via the Client Area, where applicable (the "**Eligible Participants**").

M4Markets reserves the right to exclude any Client from participation at its sole discretion.

3 Definitions

"**M4Markets Coin(s)**" means a virtual, non-cash reward unit earned through eligible trading activity or promotions within the Loyalty Program.

"**M4Markets Point(s)**" means a virtual point system used to determine Loyalty Program tiers and status progression.

"**M4Markets Diamond(s)**" means a premium, non-cash status-based reward earned upon meeting specific Loyalty Program thresholds, including but not limited to daily M4Markets Coin limits. M4Markets Diamonds unlock access to exclusive rewards and benefits and cannot be exchanged, transferred, or redeemed for cash.

"**Trading Credit**" means a non-withdrawable trading bonus (the "**Bonus**") provided as margin credit and used for trading purposes only, subject to these Terms and Conditions and the Client Services Agreement.

"**Reward Credit**" means a non-withdrawable credit amount allocated to the Client's trading account (the "**Account**") as an alternative to a physical reward. Reward Credit has no cash value and may be used for trading purposes only, subject to the conditions set out in these Terms and Conditions.

"**Rewards**" means benefits available for redemption through the Loyalty Program, including Trading Credit, physical merchandise, third-party products, or other promotional items.

4 Earning M4Markets Coins and M4Markets Points

4.1. Eligible Participants may earn M4Markets Coins and M4Markets Points through:

- eligible trading activity;
- promotional campaigns;
- other actions specified by the Company from time to time.

4.2. The calculation methodology, accrual rates, and eligibility criteria may vary and are determined solely by the Company. M4Markets reserves the right to modify, suspend, or cancel earning rules at any time, without prior notification to Eligible Participants.

Daily M4Markets Coins Cap

4.3. A daily cap of **10,000 (ten thousand)** M4Markets Coins applies to the number of M4Markets Coins an Eligible Participant may earn per day.

4.4. Once this daily cap is reached, no additional M4Markets Coins will be credited for that day, regardless of further eligible activity.

4.5. Upon reaching the daily cap of 10,000 (ten thousand) M4Markets Coins, the Eligible Participant will receive **1 (one)** M4Markets Diamond for that day. A maximum of 1 (one) M4Markets Diamond may be earned per day.

5 Loyalty Tiers

5.1. M4Markets Points determine an Eligible Participant's tier within the Program.

5.2. Higher tiers may unlock additional benefits, subject to availability and eligibility. Tier thresholds and benefits may be changed at the Company's discretion.

6 Trading Credit

6.1 Nature of Trading Credit

6.1.1 Trading Credit is non-withdrawable and has no cash value. It may be used for trading purposes only.

6.2 Withdrawable Profits

6.2.1 Profits generated from trading activities using Trading Credit are withdrawable, subject to the Client Agreement and applicable withdrawal conditions.

6.3 Balance Requirement

6.3.1 Trading Credit may only be allocated where the Client's available account balance is equal to or greater than the amount of Trading Credit being granted at the time of allocation.

6.4 Expiry

6.4.1 Trading Credit does not expire, unless otherwise specified by the Company.

6.5 Margin Implications

6.5.1 Trading Credit is provided as margin credit and forms part of the Client's trading margin.

6.5.2 Accordingly, Trading Credit impacts the Client's free margin capacity and may affect margin levels, margin calls, and stop-out calculations in accordance with the Client Agreement.

6.6 Discretion

6.6.1 M4Markets reserves the right to refuse, delay, cancel, revoke, or adjust Trading Credit in cases of misuse, abuse, or breach of these Terms and conditions or the Client Agreement as specified in Clause 9 further below.

7 M4Markets Diamonds

7.1 Nature of M4Markets Diamonds

7.1.1 M4Markets Diamonds are a premium, non-monetary loyalty reward designed to unlock access to exclusive or elite rewards within the Loyalty Program.

7.1.2 M4Markets Diamonds:

- have no cash value;
- cannot be withdrawn, exchanged, or transferred;
- cannot be converted into M4Markets Coins, M4Markets Points, or Trading Credit.

7.2 Earning M4Markets Diamonds

7.2.1 Eligible Participants may earn M4Markets Diamonds by meeting specific Loyalty Program thresholds, including reaching defined daily M4Markets Coin limits, as determined by the Company from time to time.

7.2.2 Unless otherwise specified, a maximum of **1 (one)** M4Markets Diamond may be earned per day.

7.3 Use of M4Markets Diamonds

7.3.1 M4Markets Diamonds may be used solely to unlock access to designated premium or elite rewards within the Program.

7.3.2 The availability of M4Markets Diamond rewards and applicable conditions are determined solely by the Company.

7.4 Modification and Availability

7.4.1 M4Markets reserves the right to modify, suspend, or withdraw M4Markets Diamonds or related rewards at any time without prior notice.

8 Rewards and Redemption

8.1. Rewards may be redeemed using M4Markets Coins and M4Markets Diamonds, subject to availability.

8.2. Physical rewards may include:

- M4Markets-branded merchandise produced specifically for the Program or
- third-party products (e.g. Apple, Samsung, or similar brands).

8.3. Production or procurement of physical rewards may take up to two (2) weeks, and delivery may take up to four (4) weeks, depending on location and logistics.

8.4. Rewards are non-transferable, non-exchangeable, and cannot be redeemed for cash unless explicitly stated otherwise.

8.5. As an alternative to certain physical rewards, Clients may be offered the option to receive a Reward Credit credited to their trading account. Reward Credit is non-withdrawable, has no cash value, and may be used for trading purposes only.

8.6. Where a Reward Credit is selected instead of a physical reward, such selection is final and cannot be reversed or exchanged for a physical item or cash.

8.7. For the avoidance of doubt, Reward Credit allocated as an alternative to a physical reward is treated in the same manner as Trading Credit unless otherwise specified.

9 M4Markets Rights

9.1 M4Markets reserves the right, at its sole discretion, to alter, amend, suspend, or terminate the Program at any time. This includes the right to:

- Deny participation;
- Withhold benefits; or
- Withdraw the Promotion and any profits generated from abusive trading

practices.

9.2 Abusive trading practices includes, but is not limited to:

- Multiple registrations from the same IP address or profile;
- Participation in the Loyalty Program on behalf of third parties without proper authorization;
- Fraudulent trading, manipulation, hedging, or attempts to secure risk-free profits.

9.3 M4Markets shall not be liable for any consequences arising from amendments, suspensions, or cancellations of the Loyalty Program.

9.4 In case of alteration or amendment of the Loyalty Program and these Terms and Conditions, the new version will be uploaded to the Company's Website and this version will be applicable without the need for any further notification.

9.5 In case of suspension or termination of the Loyalty Program and these Terms and Conditions, this will be communicated by email to any participating Client. For any other Client, not being a participating Client, no notification will be provided to them and the Loyalty Program, and these Terms and Conditions will merely be removed from the Company's website.

9.6 The Company is not responsible for (a) technical failures affecting participation in the Loyalty Program, and/or (b) delays or errors in Prize distribution due to circumstances beyond our reasonable control.

10 Miscellaneous

10.1 By participating in this Loyalty Program, participating Clients acknowledge and understand that CFD trading is complex, leveraged, and carries a high risk of rapid financial loss. Participating Clients should ensure they understand how CFDs work and assess whether they can afford the associated risks.

10.2 In the event of any discrepancy between a translated version of these Terms and Conditions and this English language version, this English language version shall prevail.

11 Governing Law, Dispute Resolutions and Jurisdiction

11.1 These Terms and Conditions are governed by the laws of the Republic of Seychelles.

11.2 If a participating Client has a dispute or misinterpretation regarding this Loyalty Program and these Terms and Conditions, they must submit a formal complaint according to the Company's Complaints Handling Procedure found on the Company's Website within 7 (seven) business days of the disputed event.

11.2.1 The complaint must include:

- a) Full name and account details;
- b) Description of the issue; and
- c) Relevant evidence (e.g., screenshots, transaction records, communications).

11.2.2 The Company will acknowledge receipt of the complaint within 48 hours and assign a case reference number.

11.3 Internal Investigation

11.3.1 The Company's Complaint Handling Unit and Customer Support teams will conduct an internal investigation within 5 (five) business days of receiving the dispute.

11.3.2 The investigation will involve:

- a) Reviewing the Terms and Conditions;
- b) Verifying account activities and Promotion eligibility;
- c) Checking system logs for technical discrepancies; and
- d) If additional information is required, the Eligible Participant will be notified and given 3 (three) business days to provide the requested details.

11.4 Resolution & Decision

11.4.1 Upon completing the investigation, the Company will issue a formal resolution response via email, outlining:

- a) Findings of the investigation;
- b) Whether the claim is upheld, denied, or partially approved; and
- c) Any corrective actions or compensations (if applicable);

11.4.2 If the participating Client's claim is valid, the Company may offer one of the following resolutions:

- d) Credit adjustment or Reward reinstatement;
- e) Recalculation of the Reward; or
- f) Other compensation in accordance with the Company's policies.

11.4.3 If the claim is denied, the Company will provide a clear explanation, citing these relevant Loyalty Program Terms and Conditions.

11.5 The Company will make all reasonable efforts to resolve disputes fairly and in good faith.

11.6 The decision of the Company in this respect will be final and binding.

11.7 If the Participating Client is still dissatisfied with the Company's decision, it may refer the dispute to the relevant regulator or supervisory authority of the Company or file a lawsuit before the courts of Seychelles.