



CFI FINANCIAL (BAHRAIN) B.S.C CLOSED REFER-A-FRIEND PROMOTION

TERMS & CONDITIONS

The Terms and Conditions set out below shall apply to the “Refer a Friend Promotion” (“the Promotion”) and are subject to the laws and regulations of Bahrain, falling under the authority of the CBB (Central Bank of Bahrain) rules and guidance and those of any other relevant Regulator; and all other applicable laws, rules, and regulations each as in force from time to time. These terms and conditions are applicable to CFI Financial (Bahrain) B.S.C CLOSED hereinafter referred by “CFI Bahrain” and “CFI” Clients. By participating in this promotion, you affirm that you have read and agree to the term and conditions contained herein in addition to the terms and conditions set out in CFI Bahrain’s website: www.cfi.trade

ELIGIBILITY

To qualify for the promotion, the person making the referral (you”) must:

- a) Be an existing active account holder of CFI, with its registered office located at Unit 26C, 26th Floor, Harbour Towers East, Bahrain Financial Harbour, Manama, Kingdom of Bahrain (“we”, “us”, “CFI” or “our”).
- b) Be a direct retail client of CFI.
- c) Not be part of a referral, affiliate, or other introduction programmed run by CFI or any of the other companies in the CFI Group.
- d) Have an existing business or personal relationship with the person you would like to refer (your “Friend”); and
- e) Refer your friend to CFI.
- f) Ensure that the referral is made in good faith, and that your Friend is genuinely interested in trading financial instruments with CFI.
- g) Refrain from making false or misleading statements about CFI or its products and services when making the referral.

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- h) Comply with all applicable laws and regulations related to making referrals and introducing clients to CFI.
- i) Not engage in any fraudulent or abusive activities, such as creating multiple accounts to refer oneself or engaging in manipulative trading activities to meet the required trading target.
- j) Ensure that the referral does not violate any contractual or legal obligations that the Friend may have with any other financial institution or company.

YOUR FRIEND MUST

1. Be an individual who is 18 years or older.
2. Be knowledgeable and experienced in trading financial instruments and understand the risks involved and be able to withstand any losses that may occur.
3. Comply with all applicable laws and regulations related to trading and investing in financial instruments.
4. Open an account with CFI. Please note that all accounts are opened subject to our standard account opening criteria, and as such not all applicants will be successful in their application.
5. Be a new client to CFI, not having previously held an account with us.
6. Fund their account using a source account listed in their name (primary account holder), no third party funds are allowed (including supplementary cards).
7. Trade the required lots per trades ‘Qualifying Trades’* per tier in round lots on CFDs items (Excluding Stocks, Stocks CFDs, ETFs) within three months of being referred.

	”QUALIFYING TRADES” (ROUND LOTS IN 90 DAYS)	REWARDS FOR EACH	TOTAL REWARDS FOR BOTH
TIER 1	5 Lots	\$50.00	\$100.00
TIER 2	60 Lots	\$150.00	\$300.00
TIER 3	250 Lots	\$500.00	\$1,000.00
TIER 4	1000 Lots	\$1,500.00	\$3,000.00
TIER 5	5000 Lots	\$5,000.00	\$10,000.00

A “Qualifying Trade” is a round lot trade on CFDs items (Excluding Stocks, Stocks CFDs, ETFs) within three months of being referred, upon satisfaction of all the requirements set out in clause 3 and subject to the terms and conditions set out herein, your Friend shall qualify as an “Active Referral”

If any restrictions apply to your account or the account of your Friend, the referral will not qualify as an Active Referral until restrictions have been lifted.

REWARDS

Within 90 days of your Friend becoming an Active Referral (Qualified who made the minimum the lots required):

you will both receive cash reward posted as “Deposit” on your active CFI trading account in the following amounts:

TIER 1: You will both receive a Reward of USD50 for all Active Referrals who traded 5 lots “Qualifying Trades” unless your Reward is increased in line with Tiers 2 to 5, below.

TIER 2: If the Active Referral trade 60 lots “Qualifying Trade” on their Account during the Qualifying Period you will receive a Reward of USD150 in total including Tier 1.

TIER 3: If the Active Referral trade 250 lots “Qualifying Trade” on their Account during the Qualifying Period you will both receive a Reward of USD500 in total including the rewards paid in Tier 1, and 2.

TIER 4: If the Active Referral trade 1000 lots “Qualifying Trade” on their Account during the Qualifying Period you will each receive a Reward of USD1,500 in total including the rewards paid in Tier 1, 2 and 3.

TIER 5: If the Active Referral trade 5000 lots “Qualifying Trade” on their Account during the Qualifying Period you will each receive a Reward of USD5,000 in total including the rewards paid in Tier 1, 2, 3 and 4.

Rewards under the Tiers are not cumulative and no Active Referral can trigger a Reward greater than USD5000.

DISCLAIMER

By signing this document, you agree to release and hold harmless CFI and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, loss, or damage including financial responsibility that may occur, directly

or indirectly, from such participation in this program regardless of the reasons or circumstances.

CFI will not be held liable for any losses incurred by you or your Friend as a result of your (or their) trading or in relation to this Promotion. Trading CFDs is a high-risk activity and it is possible to lose more than your initial investment. You should consider your investment objectives, financial situation or particular needs before making any commitment to trade CFDs. Please ensure that you fully understand the risks and costs involved. Refer to the Risk Disclosure Statement at the CFI website.

CFI will not be held liable for your, or your Friend's, inability to satisfy the eligibility requirements of the Promotion or ability to trade as the result of any technical malfunction of the internet, CFI's trading platform, or your or your Friend's own computing system. You and your Friend accept all risks associated with trading over the internet, mobile applications, and downloadable software.

GENERAL

- You can only refer an individual or company to CFI once. If you have referred an individual or company to any CFI group company, you cannot refer the same individual or company again to another company in the CFI group.
- The Promotion is not open to employees of CFI, or any CFI group company or employees of any other company engaged in direct competition with CFI or any CFI group company.
- CFI reserves the right to remove a Refer a Friend Reward or substitute a Refer a Friend Reward offered with another item of the same value, at its sole discretion, from time to time and without prior notice to you or your Friend.
- This Promotion and any obligations of CFI pursuant to it will be revoked or withdrawn from participants who abuse the spirit or intention of it. We reserve the right to cancel or withdraw the Promotion at any time in case of any suspected abuse of the Promotion. Further, where any of these Rules are breached, if we believe that any of the terms of your Customer Agreement with us have been breached in any way, you no longer have an account with CFI or there is any reason to suspect a participant has acted fraudulently or obtained an unfair or unintended advantage pursuant to this Promotion, we reserve the right to stop, withhold or cancel payment of the Refer a Friend Reward or to prevent any attempted withdrawal of the same from your account.

- To the extent a Refer a Friend Reward has been paid to you and we suspect a participant has acted fraudulently or obtained an unfair or unintended advantage pursuant to this Promotion, you agree that we will be entitled to deduct an amount equivalent to the Refer a Friend Reward from any CFI trading account that you hold with us.
- We are the sole arbiter of the Promotion, these Rules and any other issues arising under this Promotion. Exceptions to these Rules are at the sole discretion of CFI's management, and our decision is final. We reserve the right to alter, amend or terminate the Promotion or any aspect of it at any time and without prior notice.
- The Refer a Friend Reward cannot be combined with any other reward promotions that CFI offers. Each active referral will be limited to per residence, IP address or computer/smartphone tablet.
- Any dispute or situation not covered by these Rules, will be resolved by CFI's management in a manner it deems to be fairest to all concerned and that decision will be final and binding on all parties.
- This promotion shall be governed by and construed in accordance with the laws of the Kingdom of Bahrain. Any dispute arising out of or in connection with this promotion, shall be referred to the exclusive jurisdiction of the courts of Bahrain.
- If at any time all or any part of any provision of these Rules are or become illegal, invalid or unenforceable in any respect under the laws of Bahrain, such provision(s) will not affect or impair the legality, validity or enforceability in Bahrain of the remainder of that provision or all other provisions of these Rules or the legality, validity or enforceability under the law of any other jurisdiction of that provision or all other provisions of these Rules.
- If any tax is payable on the Refer a Friend Reward paid by us to you pursuant to the Rules, this tax will be your liability and will not be incurred by us. If the law requires us to withhold this tax and settle with the relevant tax authority on your behalf, then we shall credit your Refer a Friend Reward to your account net of this tax.

DISCLAIMER

We would like to remind that while we endeavor to provide best possible services, CFI Bahrain provides execution only services and any information, reports, opinions, commentary or other materials Clients receives from CFI directly or from its employees or through any analytical tools provided to him/her or third party research provided to him/her from the Company shall not be deemed as investment advice and it cannot be relied upon to make investment decisions. The Client commits to make

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his/her own research and from external sources as well to make any investment. The Client accepts that CFI will not accept liability for any loss or damage, including without limitation to, any loss of profit, which may arise directly or indirectly from use of or reliance on such information. The contents of any report provided should not be construed as an express or implied promise, as a guarantee or implication that clients will profit from the strategies herein, or as a guarantee that losses in connection therewith can or will be limited. Forex and CFDs are leveraged products that incur a high level of risk and a small adverse market movement may expose the client to lose the entire invested capital. The vast majority of retail client accounts lose money when trading in CFDs. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money. The possibility exists that you could sustain a loss in excess of your deposited funds even if a stop loss is used and therefore, you should not speculate with capital that you cannot afford to lose and be aware of trading risks. CFI Bahrain provides general information that does not take into account your objectives, financial situation or needs. The content of this website must not be interpreted as personal advice. Please ensure that you understand the risks involved and seek independent advice if necessary.

CFI Financial (Bahrain) BSC CLOSED is regulated by the Central Bank of Bahrain.

February, 2026