



Bonus Policy

Version 20 October 2025

JME Financial Services (Pty) Ltd (the “Company”) offers a number of attractive reward features to its new and regular customers. Bonuses and one-time trading credits rewarded to clients are part of the Company’s promotions program.

It is clarified and emphasized that the decision whether to grant a trading benefit to a certain client is at the Company’s sole and exclusive discretion.

The Bonus Policy hereinafter is subject to the main Client Agreement as it is from time to time updated and can be found on the Company’s website.

PLEASE READ ALL TERMS & CONDITIONS BELOW BEFORE ACCEPTING A BONUS BENEFIT.

Terms and Conditions

1. GENERAL CONDITIONS

- 1.1. All bonuses’ insertions (deposits) are final and at the sole discretion of the Company.
- 1.2. All bonuses can be removed (withdrawn) at the absolute discretion of the Company.
- 1.3. Clients may not withdraw the bonuses and/or any profits generated from the said bonus unless the client complies with the applicable requirements (*refer to clause 3*) as may be amended from time to time or as communicated to the client.
- 1.4. Provided that the following conditions have been met the client is entitled to withdraw a maximum of USD 250, without falling within these Terms & Conditions:
 - a. The minimum amount has been deposited;
 - b. Equity of the client excluding the bonus is higher than the withdrawal amount.
- 1.5. In the case where only the bonus remains in the account the bonus will be removed.
- 1.6. Once a client accepts the bonus, and the bonus is added into the trading account, it must be noted that the bonus amount is used first as a margin requirement for opening a trade.
- 1.7. Where a client has been awarded a bonus and the trading account holds positions that incur losses, during a period where the bonus is active, any losses resulting from the trading will be deducted first from the actual deposited amount then from the bonus.



2. BONUS MECHANISM – MULTIPLE BONUSES

2.1. When a new bonus is awarded, any existing bonus previously granted to the Client is not replaced. Instead, a new bonus is added on top of the existing bonus balance.

2.2. Each new bonus:

- Resets the bonus expiry period to 30 calendar days from the date of the most recent bonus award;
- Increases the total required trading volume proportionally to the new bonus amount;
- Retains any previously accumulated trading volume, ensuring that the Client's progress toward meeting the total volume requirement is not lost.

Example:

Bonus #	Bonus Amount	Date Added	Expiry	Required Volume	Volume Achieved
1	\$100.00	01-Aug-2025	30-Aug-2025	\$5,000.00	\$3,000.00
2 (new)	\$50.00	15-Aug-2025	14-Sep-2025	\$2,500.00	\$3,000.00*

*Previously achieved volume retained.

3. WITHDRAWAL RESTRICTIONS:

3.1. To be able to withdraw the bonus or any profits generated by using the bonus, the Client must generate a trading volume as per the table below:

Account Leverage	Trading Volume Generated for Every 1 USD of Bonus awarded
Up to 1:200	USD 10,000
Up to 1:300	USD 20,000
Up to 1:400	USD 30,000
Up to 1:500	USD 40,000
Up to 1:1000	USD 50,000



Example

If your account leverage is up to 1:200, then a generated volume of USD10,000 for every USD 1 of bonus awarded is needed (e.g., for a \$100 bonus award the trading volume required to be able to withdraw the entire amount of bonus is $\$100 \times \$10,000 = \$1,000,000$).

3.2. The trading volume requirement must be achieved within 30 days from the date that the bonus is awarded.

3.3. Any withdrawal of funds, other than as per clause 1.4 above, from a trading account before completing the bonus conditions described above will immediately nullify the bonus and any profits made using the bonus. i.e., the following shall apply:

- a. Bonus is removed from the account;
- b. Profits made using the bonus are removed from the account;
- c. The balance is withdrawable on client demand.

3.4. Upon expiration of the bonus (30 days), any profits made using this bonus will be automatically cancelled if the client will not manage to achieve the required trading volume.

4. ABUSE, FRAUD AND COMPANY RIGHTS

4.1. Any indication of fraud, scalping, manipulation, cash-back arbitrage, or other forms of deceitful or fraudulent activity based on the provision of the bonus will nullify the account and any or all profits generated. The decision whether a customer is abusing and/or manipulating the company's trading platform, and/or its bonus policy is at the Company's sole and exclusive discretion, and this is final.

4.2. The Company reserves its right to revoke or change its Bonus Policy at any time as this will be displayed on the Company's website.

5. ELIGIBILITY

5.1. To qualify for any of the Company's bonus promotions you must:

- a. be a client of the Company;
- b. the account should be approved by the Back Office Department;
- c. have made the minimum deposit required (if any);
- d. have accepted the bonus and all the Bonuses Terms & Conditions.



6. BONUS CREDIT AND CANCELLATION

- 6.1. Receipt of the bonus effectively means use of the bonus awarded and your own money. Per clause 3 hereinabove withdrawal of profits or bonuses will not be possible until the required volume is completed. In case of losses the amount available for withdrawal will be your equity less bonuses.
- 6.2. Upon fulfilment of all the conditions in clause 5 hereinabove the bonus will be applied automatically to your trading account within one (1) business day.
- 6.3. If you do not wish to receive the bonus or if you wish to cancel it, you may notify the Customer Support Department of your wish via email to the following email address: support.za@naga.com.

7. DISCLAIMER

- 7.1. The Company is the sole arbiter of these Bonus Policy and any other issue arising under this promotion. Exceptions to these are at the sole discretion of the Company's management and any decisions to this effect are final. The Company reserves the right to amend, withdraw or restrict this offer at any time without any notice to the client
- 7.2. The Company will not be held liable for any losses incurred by you because of your trading in relation to this offer. There is a substantial risk that you may lose all your initial investment.
- 7.3. Bonuses are offered exclusively based on the management's discretion. While bonuses have some advantages, you do not have to accept them.
- 7.4. Bonuses require a trading turnover which might be beyond your reach. You are advised not to accept any bonuses unless you understand Bonus Policy and relevant Terms and Conditions, and you are committed to trading over a long period.