

Terms and Conditions for the promotion “XTB Welcome Bonus”

Key details

Detail	Information
Reward	Five shares of Vanguard FTSE Global All-Cap (GBP) ETF only (ISIN IE000VAHT5T0).
Promotional Period	12 October 2026, 00:00 UK time – 25 October 2026, 23:59 UK time.
Qualifying deposit	A minimum First Deposit of £50.
Qualifying investment	At least one investment to purchase a Share or ETF. <i>(CFDs and leveraged ETPs do not count towards this condition and are excluded from the Campaign.)</i>
In which order are the rewards granted	The rewards are granted strictly in the order Clients satisfy all conditions in Clause 3 — not in the order they registered or opened an Account. Examples: - Kate applies for an account on 11th October, the account is opened on the same day and she funds and invests for the first time on 12th October. She will receive the Reward. - John applies for an account on 2nd October, the account is opened on 3rd October and he funds and invests for the first time on 15th October, he will not qualify for the Reward as he has taken longer than 7 days to qualify from his application date as per Clause 3.2. - James applies for an account on 12th October, the account is opened on 13th October and he funds and invests for the first time on 18th October, he will receive the Reward as he met the qualifying conditions within 7 days from his application date. IMPORTANT - All Clients who apply for the Promotion within the Promotional Period have 7 days to meet the qualifying conditions from their application date.
Eligibility	New XTB Limited clients only — see Clause 3.1.
Reward credited by	Within 3 business days of all qualifying conditions in Clause 3.1–3.2 being satisfied.

1. General provisions

- 1.1.** The Program “[XTB Welcome Bonus]” is a promotion (the “Campaign”) directed exclusively at new clients of XTB Limited (“XTB”) who open and activate an XTB account between 12th October 2026 and 25th October 2026 (the “Promotional Period”) and who participate in the Campaign in accordance with these Terms and Conditions.
- 1.2.** The objective of this Campaign is to encourage new clients to open and fund an Account and make their first investment, and to promote knowledge of investing in shares and ETFs.

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- 1.3. The Reward is five shares of Vanguard FTSE Global All-Cap (GBP) ETF (ticker: VALL, ISIN IE000VAHT5T0), worth approximately £18.50 at the time of drafting. Every qualifying Client receives the same ETF shares. There is no element of random allocation, no pool of different shares, and no variation in the Reward between Clients. The identity and approximate value of the Reward will be set out in the Campaign's client-facing materials, consistent with XTB's Consumer Duty obligation to ensure fair, clear and transparent communications.
- 1.4. Registering an interest, opening an Account, or beginning the process during the Promotional Period does not, of itself, guarantee that a Client will receive a Reward. To receive a Reward, a Client must complete the registration process for an account within the Promotional Period (see Clause 1.6), and must then satisfy the remaining conditions in Clause 3.1 & 3.2 within the timeframes set out there. For the avoidance of doubt, where a Client opens their Account within the Promotional Period, the 7-day windows for consenting to these Terms and Conditions, making a Qualifying Deposit, and placing a Qualifying Investment (Clause 3.2) run from the date the Client registered for an Account, even where that window extends beyond the end of the Promotional Period. A Client who does not satisfy all of the conditions within the applicable timeframes will not receive a Reward, including where this results from processing time for identity verification (KYC), funding, or other administrative steps, whether or not within XTB's control.
- 1.5. The giveaway of free ETF shares does not constitute a recommendation nor investment advice, and is not intended to encourage investment in any particular stock or beyond a Client's means. The cost of the Reward is assumed by XTB. The delivery of the Reward does not constitute a promise of profit or any guarantee of future performance. The value of the Reward, once received, may rise or fall without causing liability for XTB.
- 1.6. The Campaign begins on 12th October 2026 at 00:00 UK time and ends on 25th October 2026 at 23:59 UK time, in accordance with Clause 3.3. XTB may extend the Promotional Period at its sole discretion.
- 1.7. In all matters not regulated by these Terms and Conditions, the provisions of the General Terms of Business and its annexes shall apply.

2. Definitions

- 2.1. Organizer / XTB: XTB Limited ("XTB Limited", "we", "us" or "our"). XTB Limited is a company registered in England and Wales (Company Number 07227848) and authorised and regulated by the Financial Conduct Authority ("FCA") (Firm Reference Number 522157).
- 2.2. Registration form: The form that a natural person fills in on the XTB website or app with the goal of becoming a Client.
- 2.3. XTB Group: An international group of companies whose core business is the provision of services related to trading and investing in financial products, as well as related technological solutions. The group comprises its parent company, XTB S.A., headquartered in Warsaw, Poland, and its various branches and subsidiaries, which operate as a single economic unit under common control and share common interests.
- 2.4. Campaign: refers to the "XTB Welcome Bonus" Program.
- 2.5. Terms and Conditions: refers to these Terms and Conditions of the Campaign.
- 2.6. Participant: A natural person over 18 years of age who meets the requirements in these Terms and Conditions to participate in this Program.
- 2.7. Client: A natural person who has successfully opened an XTB Limited account.
- 2.8. Contract: The Agreement of General Terms and Conditions for the Provision of Services signed between the Client and XTB Limited.
- 2.9. XTB mobile application: The mobile application through which XTB provides its services, available on the AppStore or Google Play.

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- 2.10.** Account: A real investment account opened by the Client with XTB to invest in financial instruments in accordance with current regulations.
- 2.11.** Reward: Five shares of Vanguard FTSE Global All-Cap (GBP) ETF (ticker: VALL, ISIN IE000VAHT5T0), subject to availability.
- 2.12.** [Deleted — no longer applicable. The Reward is a single, fixed share; there is no Reward Ladder.]
- 2.13.** [Deleted — no longer applicable. There is no random allocation; every qualifying Client receives the same Vanguard FTSE Global All-Cap (GBP) ETF shares.]
- 2.14.** Awarded: A Client who has fulfilled all the requirements to participate in this Program and has had a Reward allocated to them in accordance with these Terms and Conditions.
- 2.15.** First Deposit / Qualifying Deposit: A deposit of at least £50 credited to the Client's Account for the first time.
- 2.16.** Qualifying Investment: An order to purchase a Share or Exchange Traded Fund (ETF) on the Client's Account. For the avoidance of doubt, trades in Contracts for Difference (CFDs) and leveraged Exchange Traded Products (ETPs) do not count as a Qualifying Investment and are excluded from this Campaign.
- 2.17.** Registration process (opening an Account): The process through which a natural person registers to create an Account with XTB, with the goal of becoming a Client of XTB.
- 2.18.** Website: The XTB website available at www.xtb.com/en.
- 2.19.** US Person: A person who meets one or more of the following conditions: (i) a US citizen; (ii) a US national; (iii) a US passport holder; (iv) a permanent resident of the United States (green card); (v) has a “substantial presence” in the US; and/or (vi) pays taxes in the United States.
- 2.20.** CRM System: The software used by XTB to manage relationships with current and potential clients.
- 2.21.** Account Status: The status of the current or potential Client's account, designating whether it is open or in a different status.

3. Participation in the Program

- 3.1.** The Program is exclusively open to new clients opening their first account with XTB Ltd who:
- Have not had an active Account (defined in the CRM System in the Account Status field as Open) with XTB or any company of the XTB Group in the last 365 days, nor had a rejected or closed account for failure to comply with the Agreement;
 - Have not received previous promotions or welcome bonuses from XTB; and
 - Are tax residents in the UK and do not classify as a “US Person”.
- 3.2.** Participation in the Program requires the Client, within the Promotional Period, to:
- Complete the registration process (Account opening) within the Promotional Period indicated in Clause 1.6;
 - Open an Account at www.xtb.com/en;
 - Consent to these Terms and Conditions within 7 days (168 hours) of the registration process (consent can be given in the XTB mobile application);
 - Make a Qualifying Deposit of at least £50 within 7 days (168 hours) of the registration process — a deposit is considered completed on the date funds are credited to the Account, and the Client must have completed Account activation and identity verification for the deposit to be effective; and
 - Place at least one Qualifying Investment in a Share or ETF (CFDs and leveraged ETPs are excluded and do not count) within 7 days of the registration process .
- 3.3.** Only the Clients who satisfy all of the conditions in Clauses 3.1 and 3.2 will receive a Reward. XTB may, at its sole discretion, extend the Promotional Period. Registering an interest, opening an Account, or beginning

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the process does not guarantee a Reward: Clients are encouraged to complete verification and funding promptly, but XTB accepts no liability for delays (including KYC, funding, or other processing delays) that result in a Client not qualifying within the Promotional Period.

- 3.4.** Each Client may receive only one Reward as a Reward, regardless of the number of accounts or sub-accounts they create.
- 3.5.** The Reward is five shares of Vanguard FTSE Global All-Cap (GBP) ETF (ticker: VALL, ISIN IE000VAHT5T0). The Client has no ability to choose a different share or ETF. Once the Reward has been credited to the Client's Account, it is final: the Client may not request to exchange, switch, or substitute the ETF shares for a different instrument.
- 3.6.** Reward details:

Share	Ticker	ISIN	Approx. value	Allocation
Vanguard FTSE Global All-Cap (GBP) ETF	VALL	IE000VAHT5T0	£18.50 (5 shares)	100%

Approximate value based on ETF price on 18th September 2026. The ETF value is subject to market fluctuation and is not guaranteed.

- 3.7.** XTB guarantees the availability of the Vanguard FTSE Global All-Cap (GBP) ETF shares for the duration of the Promotional Period. If the ETF becomes unavailable due to fund closures, market restrictions, or otherwise ceases to be tradable or available to XTB (including, for the avoidance of doubt, any instrument that is not, or ceases to be, admitted to trading on a public exchange), XTB reserves the right to substitute it with another ETF of broadly comparable value. Any such change will be published in the Campaign's client-facing materials before it takes effect for new allocations.
- 3.8.** The value of the Vanguard FTSE Global All-Cap (GBP) ETF shares is subject to market fluctuation. The Client accepts that the actual value of the shares at the time of crediting may differ from the approximate value stated in these Terms and Conditions.

4. Delivery of the Reward

- 4.1.** The Reward will be credited to the Client's main Account within a maximum of 3 business days after all the criteria in Clauses 3.1 and 3.2 have been met.
- 4.2.** The Reward will be allocated to the Clients who meet the participation and delivery conditions in Clause 3, as set out in Clause 3.3.
- 4.3.** XTB does not guarantee the exact price of the share at the time of allocation, as it is subject to market fluctuations.
- 4.4.** The Client may keep, sell, or transfer the share once received.
- 4.5.** The Reward cannot be exchanged for cash or an alternative instrument (including for a different share), nor is it combinable with other XTB promotional programs.
- 4.6.** In the rare scenario where XTB experiences difficulties in providing a Client with their allocated Reward (for example, where a share becomes unavailable and no reasonable substitute can be sourced), XTB reserves the right to provide the Client with the monetary value of that instrument instead, booked as cash on the Client's Account. The monetary value shall be determined as of the date on which the Reward is distributed.

5. Taxes

- 5.1.** As an execution-only broker, XTB will not advise the Client of existing tax laws or changes to tax laws. It is the Client's obligation to obtain their own tax advice. The Client's tax situation will depend on, for example, their personal circumstances and the tax jurisdiction that applies to them. Tax treatment is subject to change in the future. The Client is responsible for any and all taxes (including stamp duty and capital gains

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tax) payable in connection with the Reward (and all of the Client's trades). If XTB has to pay any of these on the Client's behalf, the Client must repay XTB.

5.2. For the purposes of the Client's own tax reporting, XTB Ltd will purchase the Reward share and transfer it to the Client's Account.

6. Exclusions and Cancellations

6.1. XTB may deny or revoke the delivery of the Reward if it detects:

- Duplicate accounts;
- Breach of these Terms and Conditions;
- Fraud, manipulation, or attempts to circumvent the Program rules (including the provision of false or altered information or documents to open an Account or to comply with the terms of this Program);
- Any attempt to manipulate or otherwise interfere with the promotion mechanics;
- Breach of the Contract; or
- Abuse of the spirit or intention of the promotion.

6.2. XTB reserves the right to withhold, reclaim, or disqualify any Reward where it reasonably believes the promotion has been abused. Abuse includes, but is not limited to: depositing nominal or token amounts solely to qualify for the Reward without genuine intention to trade or invest; immediately withdrawing funds following receipt of the Reward; creating multiple accounts; or any other activity designed primarily to obtain the Reward contrary to the purpose of this promotion. Decisions under this clause will be applied fairly, reasonably, and consistently.

6.3. The Program may be terminated early for legal, operational, or force majeure reasons.

6.4. XTB Ltd reserves the right to amend, suspend, or withdraw the Campaign at any time and for any reason, without prior notice. Any such amendment, suspension, or withdrawal will not affect Clients who have already been Awarded a Reward prior to the effective date of the change; such Clients will remain entitled to receive their Reward in accordance with the terms applicable at the time of qualification.

7. Complaints and Modifications

7.1. These Terms and Conditions may be modified for justified reasons. Modifications will be communicated by email and published on the Website.

7.2. Complaints will be handled in accordance with the Terms and Conditions of the General Terms of Business for the Provision of Services and its annexes, published at www.xtb.com/en.

7.3. **Where a Client raises a complaint relating to the non-receipt or delayed receipt of the Reward, and XTB determines that the complaint has merit, XTB will endeavour to resolve the complaint by crediting the Reward (five shares of Vanguard FTSE Global All-Cap (GBP) ETF, ticker: VALL, ISIN IE000VAHT5T0) to the Client's Account within 7 days of the date on which XTB first receives the complaint. This early-settlement commitment applies only to Reward-related complaints and does not override or limit the Client's rights under XTB's standard complaints-handling procedure or any applicable regulatory framework.**

7.4. **XTB will not accept any liability for any losses incurred by the Client, including, but not limited to, indirect or consequential losses, loss of business or profits, resulting from the Client's failure to comply with the terms and conditions of participation in the Program.**

8. Applicable Legislation

8.1. The Program is governed by the laws of the United Kingdom.

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8.2. Any dispute shall be resolved by the ordinary courts of justice with jurisdiction in the United Kingdom.

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