TERMS AND CONDITIONS

Capital.com Birthday Rewards Programme (UAE)

These Terms and Conditions explain how the Capital.com Birthday Rewards Programme (the **"Programme"**) works. The Programme is run by **CAPITAL COM MENA SECURITIES TRADING L.L.C**, a company incorporated in the United Arab Emirates with its registered office at Office 14C, Emirates Towers Office Tower, Trade Center Second, Dubai, UAE. CAPITAL COM MENA SECURITIES TRADING L.L.C is authorised by the UAE Capital Markets Authority (the **"Authority"** or **"CMA"**) under First Category (Dealing in Securities) licence number 20200000176 to act as: 1) a trading broker of OTC derivatives and currencies in the spot market; 2) a trading broker in the international markets; and 3) a financial products dealer (together the **"Financial Activities"**). In these Terms CAPITAL COM MENA SECURITIES TRADING L.L.C is called **"Capital.com"**. References in these Terms to **"We"**, **"Us"** and **"Our"** are to Capital.com.

If you take part in the Programme you are also covered by the Capital.com Terms and Policies at https://capital.com/en-ae/terms-and-policies?country=ae (the **"Capital Terms and Policies"**). Read these Terms together with them. Any word not defined here has the meaning given in the Capital Terms and Policies.

BY ACCEPTING A BENEFIT UNDER THE PROGRAMME YOU CONFIRM THAT YOU HAVE READ, UNDERSTOOD AND AGREE TO THESE TERMS AND CONDITIONS.

1. What the Programme is

1.1. The Programme applies a birthday reward or account credit to eligible UAE clients around the time of their birthday. It runs as an approved commercial incentive, not as a gift. Everything about it is fixed by rule and applied automatically by Our CRM: who qualifies, the value, and the options open to you are the same for every eligible client.

1.2. Because the Programme is uniform and rule based, it sits under the commercial incentive carve out in the Capital.com Gifts and Hospitality Policy. It is not processed through the per item gifts register or approval matrix.

1.3. No employee, client manager or other member of staff can decide who receives a benefit or how much it is worth. Every one of those points is set by rule.

2. When the Programme runs

2.1. The Programme runs from ***1 July 2026*** *on an ongoing basis*. A benefit is triggered on or around your birthday if it falls in this period.

2.2. We may suspend, change, end early or extend the Programme at any time, subject to Compliance approval and without telling you in advance.

3. Who can take part

3.1. To qualify you must meet all of the points below. We check each one by rule:

Where you are	You are based in, or located in, the United Arab Emirates and you are a client of CAPITAL COM MENA SECURITIES TRADING L.L.C.
Who can join	Only individuals (natural persons) can take part.

Age	You are at least 18 years old.
Account standing	You hold an open, active and fully verified account on the Capital.com Online Trading Platform, in good standing.
KYC and screening	You have completed Capital.com standard KYC, identification, verification and sanctions and PEP screening.
Programme criteria	Eligibility is determined by internal criteria set by Capital.com and applied uniformly to all clients. The detailed criteria are not published.

3.2. Capital.com employees and their immediate family cannot take part.

3.3. You will not receive a benefit, and any pending benefit is held back, if at the relevant time you are subject to an active complaint, dispute, chargeback, internal abusive account review, or any other material regulatory concern. We check this against internal suppression lists before any benefit is released.

3.4. We decide eligibility using the rule based criteria in this Section 3. We may withhold or reverse any benefit where taking part is, or appears to be, unfair, deceptive, fraudulent, or in breach of these Terms.

4. What you receive

4.1. Every eligible client receives the same benefit by rule. The benefit and any options are fixed and identical for every eligible client. The benefit and values below reflect the approved Programme.

4.2. Benefit and values

Eligibility (by rule)	Benefit
Determined by internal criteria (not published)	One option only: (a) Montblanc cardholder (approx. USD 200); (b) branded perfume (approx. USD 200); or (c) account credit of USD 250.

4.3. Account credit terms

4.3.1. Any account credit under the Programme is a withdrawable cash credit booked to your trading account on the Capital.com Online Trading Platform.

4.3.2. The credit is **not** conditional on you placing a trade, making a deposit, holding a balance, or generating any trading volume. You can withdraw it straight away, subject only to standard account verification and AML and CTF checks.

4.3.3. The credit is awarded once per eligible client per Programme cycle. It has no cash alternative beyond the credit itself and cannot be transferred.

4.4. Physical items

4.4.1. Title and risk pass to you on delivery. Capital.com gives no warranty on any third party product beyond the manufacturer warranty.

4.4.2. Physical items depend on availability. We may substitute an item of equal or greater value, or the equivalent account credit.

5. How you are selected

5.1. Our CRM identifies eligible clients automatically against the rule based criteria.

5.2. The options are fixed by these Terms. No option or value can be changed by any member of staff.

5.3. If you do not respond or We cannot reach you within *15* days, the default benefit is an account credit.

6. Additional checks and approvals

6.1. Where you are a public official, or where Our AML, sanctions or screening processes identify a matter that requires further review, any benefit is subject to additional internal approval before it is released. We reserve the right to withhold, delay, reduce, limit or decline a benefit in these circumstances.

6.2. Where a benefit is approved in these circumstances, We may limit it to an account credit and may decline to provide any physical or luxury item.

7. AML, CTF and source of funds

7.1. All benefits are subject to Capital.com AML and CTF obligations. We may ask for proof of identity, address and, where relevant, source of funds before We release a benefit or allow you to withdraw it.

7.2. Any tax on a benefit is your responsibility, not Capital.com's. Where the law requires Us to withhold tax, the benefit is provided net of that tax.

8. No pressure to trade, and risk

8.1. The Programme is not an inducement to trade, deposit or hold a position.

8.2. Trading leveraged products such as CFDs carries a high level of risk and can lead to the loss of all your invested capital. Nothing in the Programme is encouragement to trade or investment advice.

9. Holding back, withholding and disqualification

9.1. We may withhold, suspend or reverse any benefit, and may disqualify any client, where there is reasonable ground to suspect abuse of these Terms, fraud, or any conduct that runs against the purpose of the Programme.

9.2. No benefit is released to any client subject to an active complaint, dispute, chargeback, market abuse review, fraud investigation, or sanctions or AML concern, as checked against internal suppression lists.

10. General

10.1. Taking part in the Programme and accepting a benefit means you accept these Terms and Capital.com's decisions, which are final and binding.

10.2. We may change these Terms at any time, subject to Compliance approval, by publishing a new version.

10.3. These Terms are governed by the laws of the United Arab Emirates. Any dispute about how they are interpreted may be submitted to the exclusive jurisdiction of the UAE courts.