

Capital Com (UK) Limited - Professional Client Reward and Referral Programme Terms and Conditions

1. Introduction

These Terms and Conditions ("**Terms**") govern participation in the Professional Client Reward Programme ("New Client Programme") and the Professional Client Referral Programme ("Referral Programme") offered by Capital Com (UK) Limited ("**Capital.com**", the "**Firm**", "**we**", "**us**", or "**our**"). By participating in either Programme, any client who is a referrer, referred client or new client (collectively, the "**Participants**") agrees to be bound by these Terms. The Programmes are exclusively available to clients classified as Professional Clients under the FCA Conduct of Business Sourcebook (COBS) and are subject at all times to applicable law, regulation and the Firm's internal policies and procedures.

These Terms shall be read in conjunction with the Capital.com Terms and Policies available at <https://capital.com/en-gb/terms-and-policies>. All terms not defined in these Terms shall have the meanings ascribed to them in the Capital.com Terms and Policies.

2. Programmes Overview

The New Client Programme is open to new clients of the Firm who are already classified as Professional Clients at another UK financial services entity regulated by the Financial Conduct Authority ("**FCA**") and who are able to provide evidence of that classification ("**New Professional Clients**"). New Professional Clients must initially be onboarded as Retail Clients before receiving approval for Professional Client status from the Firm. Subject to satisfying the eligibility criteria set out in these Terms, New Professional Clients may receive a reward of up to £10,000.

The Referral Programme is open to existing clients of the Firm classified as Professional Clients ("**Referrers**") to refer other New Professional Clients to the Firm. Referred clients ("**Referred Clients**") must initially be onboarded as Retail Clients. Subject to satisfying the eligibility criteria set out in these Terms, the Referrer may receive a reward of up to £5,000 for each Referred Client, and the Referred Client may receive a reward of up to £10,000.

3. Eligibility Criteria

3.1 New Professional Client Eligibility

The New Professional Client must:

- a. Be a new client, who has never held an active Capital.com trading account of any kind with either the Firm or its affiliated entities; and
- b. Be an individual who is aged 18 years or older and resident in the UK or another jurisdiction accepted by the Firm for onboarding; and
- c. Be initially onboarded as a Retail Client and successfully complete all Know Your Customer ("**KYC**") and Anti Money Laundering ("**AML**") onboarding checks; and
- d. Deposit the minimum amount required under the Capital.com Terms and Policies during the term of these Programmes; and
- e. Apply for and receive approval for Professional Client status from the Firm within ninety (90) calendar days of account opening; and
- f. Submit acceptable evidence, to the satisfaction of the Firm, confirming that they were previously classified as a Professional Client at another FCA regulated investment firm; and
- g. Not be a Referred Client under these Terms.

3.2 Referrer Eligibility

The Referrer must:

- a. Hold an active Capital.com trading account classified as a Professional Client at the time of referral and reward qualification; and
- b. Not reside at the same address, or share the same IP address, device or payment method with the Referred Client; and
- c. Not have any ownership or financial interest in the Referred Client's account or any related entity.

3.3 Referred Client Eligibility

The Referred Client must:

- a. Be a new client who has never held an active Capital.com trading account of any kind with either the Firm or its affiliated entities; and
- b. Be an individual who is aged 18 years or older and resident in the UK or another jurisdiction accepted by the Firm for onboarding; and
- c. Be initially onboarded as a Retail Client using the unique referral URL shared by the Referrer and successfully complete all KYC and AML onboarding checks; and
- d. Deposit the minimum amount required under the Capital.com Terms and Policies during the term of these Programmes; and
- e. Apply for and receive approval for Professional Client status from the Firm within ninety (90) calendar days of account opening; and
- f. Submit acceptable evidence, to the satisfaction of the Firm, confirming that they are currently classified as a Professional Client at another FCA regulated investment firm; and
- g. Not be a New Professional Client under these Terms.

4. Reward Structure

4.1 New Professional Client Reward

Upon satisfaction of the conditions set out in Clause 3.1, the New Professional Client shall be entitled to the following:

- a. **Tier 1 – Initial Reward:** £1,000 upon the New Professional Client being successfully reclassified as a Professional Client, satisfying all applicable conditions in Clauses 3.1(d) to 3.1(g) and meeting the minimum Tier 1 trading volume threshold specified in Clause 10, within ninety (90) calendar days of account opening; and
- b. **Tier 2 – Additional Reward:** £9,000 upon the New Professional Client having qualified for the Tier 1 Initial Reward and meeting the minimum Tier 2 trading volume threshold specified in Clause 10, within ninety (90) calendar days of account opening.

4.2 Referrer Reward

Upon satisfaction of the conditions set out in Clauses 3.2 and 3.3, the Referrer shall be entitled to the following:

- a. **Tier 1 – Initial Reward:** £500 upon the Referred Client being successfully reclassified as a Professional Client, satisfying all applicable conditions in Clauses **3.3(d) to 3.3(g)** and meeting the minimum Tier 1 trading volume threshold specified in Clause 10, within ninety (90) calendar days of account opening; and
- b. **Tier 2 – Additional Reward:** £4,500 upon the Referred Client having qualified for the Tier 1 Initial Reward and meeting the minimum Tier 2 trading volume threshold specified in Clause 10, within ninety (90) calendar days of account opening.

The maximum reward payable to the Referrer is £5,000 per Referred Client, up to a maximum of five (5) Referred Clients, unless otherwise agreed by the Firm in its sole discretion. A Referrer may refer as many prospective clients as they wish; however, the total maximum reward payable to any Referrer is limited to £25,000.

4.3 Referred Client Reward

Upon satisfaction of the conditions set out in Clause 3.3, the Referred Client shall be entitled to the following:

- a. **Tier 1 – Initial Reward:** £1,000 upon the Referred Client being successfully reclassified as a Professional Client, satisfying all applicable conditions in Clauses 3.3(d) to 3.3(g) and meeting the minimum Tier 1 trading volume threshold specified in Clause 10, within ninety (90) calendar days of account opening; and
- b. **Tier 2 – Additional Reward:** £9,000 upon the Referred Client having qualified for the Tier 1 Initial Reward and meeting the minimum Tier 2 trading volume threshold specified in Clause 10, within ninety (90) calendar days of account opening.

4.4 Reward Conditions

Payment of any reward is subject to the following conditions:

- a. All payments are contingent upon the Firm's acceptance of verifiable documentation demonstrating the Participant's prior Professional Client classification at another FCA regulated investment firm.
- b. A reward shall only be credited following completion of all onboarding, classification, KYC, AML and trading verification requirements applicable to the relevant Participant.
- c. The Firm reserves the right to withhold, refuse or recover any reward where any eligibility criterion is not satisfied, or where fraud, misrepresentation, market abuse or any other abusive or improper conduct is suspected, or where a Participant has obtained, or attempted to obtain, an unfair or unintended advantage under these Programmes.
- d. Where any restriction applies to a Participant's account, no reward shall be paid until that restriction has been removed. No reward shall be payable if the Participant's account is closed before the relevant reward is credited.
- e. A Referrer may only refer an individual to Capital.com once. No reward shall be payable in respect of any subsequent referral of the same Referred Client.
- f. Employees of Capital.com or any of its affiliated entities are not eligible to participate in these Programmes. Employees of any entity that competes directly with Capital.com or any of its affiliated entities, and members of the same household as such employees, are also not eligible to participate.
- g. An individual may qualify for either the New Professional Client Reward or the Referred Client Reward, but not both. For the avoidance of doubt, a New Professional Client or a Referred Client may also act as a Referrer and receive a Referrer Reward, provided they satisfy the applicable eligibility criteria and comply with these Terms.

5. Reward Disbursement

All rewards shall be calculated monthly and credited to the eligible Participant's trading account on or after the first working day of the month following verification of all qualifying activities. The Firm reserves the right to delay payment pending additional due diligence, account verification or compliance review, or for any other reasonable operational or regulatory reason.

6. Prohibited Conduct

The following conduct shall render a Participant ineligible to participate in the Programmes and may result in the withholding, forfeiture or recovery of any reward:

- a. Self referrals or the use of duplicate or false identities;
- b. Use of shared IP addresses, devices or payment credentials between Participants where the Firm reasonably considers such use indicative of abuse or circumvention of these Terms;
- c. Referrals involving Participants from the same household or registered address, unless the Firm determines, in its sole discretion, that the referral is genuine and complies with these Terms;
- d. Wash trading, artificial trading volume generation, coordinated, abusive or fraudulent trading activity, or any other conduct intended to manipulate or circumvent the Programmes;
- e. Sharing referral links through public websites, forums, social media or other public channels for the purpose of obtaining an unfair or unintended advantage; and
- f. Any conduct that breaches these Terms, the Capital.com Terms and Conditions or applicable law or regulation.

The Firm employs transaction monitoring, behavioural analytics and other fraud detection measures to identify activity that may indicate abuse of the Programmes. The Firm reserves the right to investigate any Participant, suspend or terminate participation in either Programme, withhold, refuse, recover or cancel any reward, or suspend or withdraw either Programme where it reasonably suspects fraud, abuse or non-compliance with these Terms.

Where these Terms, the Capital.com Terms and Conditions or any applicable eligibility requirement are breached, or where the Firm reasonably believes that a Participant has acted fraudulently or has obtained, or attempted to obtain, an unfair or unintended advantage under these Programmes, the Firm may withhold, refuse, recover or deduct any reward from any account held by that Participant with the Firm, prevent the withdrawal of any such reward, or deduct an equivalent amount from any such account, to the extent permitted by applicable law.

7. Effective Dates, Termination and Amendments

These Programmes are effective from 10 July 2025 and shall expire on 31 December 2027, unless terminated earlier by the Firm in accordance with these Terms, or on such later or earlier date as may be communicated on the Firm's website or otherwise notified to Participants.

The Firm reserves the right to amend, suspend or terminate either Programme at any time. Any such amendment, suspension or termination shall not affect any reward that has already been credited in accordance with these Terms or any reward that has accrued prior to the effective date of the relevant amendment, suspension or termination, subject to the Participant continuing to satisfy these Terms.

The Firm shall be the sole arbiter of the operation of these Programmes and the interpretation of these Terms. Any exception to these Terms, or any matter, dispute or circumstance not expressly addressed by these Terms, shall be determined by the Firm acting reasonably and in good faith, and its decision shall be final.

8. Taxation

Participants are solely responsible for determining and complying with any tax obligations arising from the receipt of rewards under these Programmes. The Firm does not provide tax advice and accepts no liability in respect of any tax consequences arising from participation in the Programmes. Participants should seek independent professional advice where appropriate.

9. Our Liability

The Firm shall not be liable for any loss, damage, cost or expense incurred by any Participant arising from participation in these Programmes or from any trading activity, except where such loss arises directly from the Firm's negligence, fraud or wilful misconduct.

Spread bets and CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. 61% of retail investor accounts lose money when trading spread bets and CFDs with this provider (data correct as at 30 April 2026). You should consider whether you understand how spread bets and CFDs work and whether you can afford to take the high risk of losing your money. Professional Clients can lose more money than they deposit. All trading involves risk and Participants should ensure they fully understand those risks and take appropriate steps to manage their exposure.

The Firm shall not be liable where a Participant is unable to satisfy the eligibility requirements of these Programmes or is unable to trade as a result of any technical malfunction or failure of the internet, telecommunications networks, data providers, trading platforms, computer systems or any other event beyond the reasonable control of the Firm. By participating in these Programmes, Participants acknowledge and accept the risks associated with trading through internet-based platforms, mobile applications and downloadable software.

10. Trading Volume Requirements

10.1 Initial Reward Requirements

To become eligible for the Tier 1 Initial Reward and Tier 2 Additional Reward under Clause 4, New Professional Clients and Referred Clients must execute the minimum trading volume applicable to at least one of the asset classes set out in Clause 10.2, in the corresponding notional amount, using a Capital.com trading account.

The applicable trading volume must:

- a. Be executed through one or more trading platforms made available by the Firm and be evidenced by the relevant trading confirmations or account statements;
- b. Not be rejected, voided, rebooked or cancelled by the Firm;
- c. Not arise as a result of a corporate action or any other third party transaction; and
- d. Be completed within ninety (90) calendar days of the Participant's account opening.

10.2 Minimum Trading Volume Threshold

The minimum trading volume thresholds for each asset class are set out below. Participants must exceed the applicable Tier 1 or Tier 2 notional trading volume threshold for at least one asset class in order to qualify for the relevant reward.

Asset Class	CFD Notional Volume Threshold		Spread Bet & MT4 Notional Volume Threshold	
	Tier 1	Tier 2	Tier 1	Tier 2
Commodity	\$6m	\$60m	\$7m	\$70m
Cryptocurrency	\$2.5m	\$25m	\$2.5m	\$25m
Currencies	\$40m	\$400m	\$50m	\$500m
Equity	\$5m	\$50m	\$5m	\$50m
Index	\$50m	\$500m	\$50m	\$500m
Precious Metals*	\$20m	\$200m	\$22m	\$225m

**For the purposes of these Terms, Precious Metals include Gold, Silver, Platinum and Palladium.*

11. Governing Law and Jurisdiction

These Terms and any dispute or claim (including any non-contractual dispute or claim) arising out of or in connection with these Terms or the Programmes shall be governed by and construed in accordance with the laws of England and Wales. The courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with these Terms or the Programmes.

If, at any time, any provision of these Terms is or becomes illegal, invalid or unenforceable, in whole or in part, under the law of any jurisdiction, such illegality, invalidity or unenforceability shall not affect the legality, validity or enforceability of the remaining provisions of these Terms, nor the legality, validity or enforceability of that provision or any other provision under the law of any other jurisdiction.