Promotion Rules
"Free Cash Funds Interest Rate for CFDs"

Promotion Rules effective from: 1 September 2026

§1 General Provisions

1. These promotion rules ("Promotion Rules") set out the terms of organising and participating in a promotion entitled "Free Cash Funds Interest Rate for CFDs" ("Promotion").
2. The Promotion is organised by OANDA TMS Brokers S.A. with its registered office in Warsaw, address: Rondo Daszyńskiego 1, 00-843 Warsaw, entered in the register of entrepreneurs maintained by the District Court for the capital city of Warsaw in Warsaw, 13th Commercial Division, under KRS number 0000204776, with a fully paid-up share capital of PLN 3,537,560, REGON number 015715078, NIP 526-27-59-131, holding the status of a large entrepreneur within the meaning of the Act on Counteracting Excessive Delays in Commercial Transactions ("Organiser").
3. The Promotion is effective from 1 September 2026 to 30 June 2027 ("Promotion Period").
4. The Promotion Rules constitute the basis for conducting the Promotion and define the rights and obligations of its Participants and the Organiser.
5. For matters not governed by these Promotion Rules, the provisions of the Terms and Conditions governing the provision of services of execution of orders by OANDA TMS Brokers S.A., as well as maintaining cash accounts and registers, and foreign exchange ("T&C") in force at the Organiser, and the Table of Fees and Commissions for CFDs ("TOiP") shall apply.
6. All time references contained in these Promotion Rules refer to the time applicable in Poland.

§2 Promotion Participants

1. A Promotion Participant ("Participant") may be any Client of the Organiser being a natural person who, during the Promotion Period, holds an active Account in the CFDs service variant maintained by the Organiser in PLN, EUR, GBP, CZK, USD, or RON. Legal persons, including other legal entities cannot participate in the promotion.
2. Participation in the Promotion is voluntary and does not require a separate application by the Client. The Promotional Interest Rate is activated automatically on the Participant's Account upon fulfilment of the conditions set out in §3 of these Promotion Rules. Taking advantage of the promotional terms is deemed an acceptance of these Promotion Rules.
3. The Promotion does not apply where the Participant holds an individual annex to the Framework Agreement governing interest on Free Cash Funds. In that case, the terms set out in such annex shall apply exclusively.
4. The Organiser reserves the right to verify whether the Participant fulfils the conditions entitling them to participate in the Promotion.

§3 Promotional Interest Rate Rules

1. Under the Promotion, Participants are entitled to interest on Free Cash Funds (within the meaning of the T&C) held in the Cash Account under the Account in the CFDs service variant ("Promotional Interest Rate"), in accordance with the rules set out in this paragraph.
2. The Promotional Interest Rate varies depending on the period during which the Participant has held the Account and the value of Free Cash Funds maintained, in accordance with the table below:

Package	Basic	Premium	Elite
Promotional Interest Rate for the first 90 days from Account opening	4%	4,5%	5%
Promotional Interest Rate from the 91st day from Account opening	0,5%	0,5%	0,5%
Minimum amount of Free Cash Funds required for a Package	0 PLN 0 EUR 0 USD 0 GBP 0 CZK 0 RON	10 000 PLN 3 000 EUR 3 000 USD 2 500 GBP 60 000 CZK 12 000 RON	50 000 PLN 10 000 EUR 10 000 USD 10 000 GBP 300 000 CZK 60 000 RON
Maximum amount of Free Cash Funds subject to interest	100 000 PLN / 25 000 EUR / 25 000 USD / 25 000 GBP / 600 000 CZK / 120 000 RON		

3. Package assignment (Basic, Premium, or Elite) is performed automatically by the Organiser based on the value of Free Cash Funds at 23:59:59 of each day in the calendar month for which interest is accrued. Where the value of Free Cash Funds on a given day does not reach the threshold required for a higher Package, interest for that day is calculated at the rate applicable to the lower Package.
4. The Promotional Interest Rate is applied exclusively up to the maximum amount of Free Cash Funds set out in the table in paragraph 2 above. Any excess Free Cash Funds above that limit shall not bear interest.
5. The Promotional Interest Rate is applied exclusively on days on which all conditions entitling the Participant to its application under these Promotion Rules are met.

§4 Interest Accrual and Payment

1. Interest is accrued daily based on the value of Free Cash Funds at 23:59:59 of each day in the calendar month for which interest is to be accrued, in accordance with the following formula: (Free Cash Funds × Promotional Interest Rate) / 365.
2. Accrued daily interest is aggregated on the last day of each calendar month and credited to the Participant's Cash Account no later than the 10th day of the following calendar month.
3. The condition for granting and crediting interest for a given month is that the total amount of accrued interest exceeds PLN 1.00 / EUR 0.25 / USD 0.25 / GBP 0.25 / CZK 5.00 / RON 1.00 in the relevant Cash Account. If those thresholds are not exceeded, no interest shall be due for that month.
4. Where an Account is opened during a calendar month, interest is accrued from the date of opening the Account until the end of that month. Where an Account is closed during a calendar month, interest is accrued until the end of the day on which the Account was closed.

5. Interest earned by a Participant who is a natural person is subject to a flat-rate income tax at the rates applicable at the time the interest is credited to the Cash Account, in accordance with applicable law. The Organiser may be obliged to deduct the income tax on interest from the Participant's Cash Account.

§5 Complaints

1. Any complaints concerning the manner in which the Promotion is conducted may be submitted by Participants in accordance with the rules set out in the T&C.
2. Complaints will be considered by the Organiser within the timeframe and in the procedure specified in the T&C.

§6 Final Provisions

1. A Participant's participation in the Promotion constitutes acceptance of the rules set out in these Promotion Rules.
2. The Organiser reserves the right to amend the Promotion Rules or withdraw the Promotion in accordance with the rules applicable respectively to: amendments to the T&C (§66 of the T&C) and termination of the Framework Agreement (§70 and §71 of the T&C), with prior notification to Participants on a durable medium.
3. This Promotion may be extended without prior notification to Participants. Information on any extension will be published on the Organiser's website.
4. These Promotion Rules are available on the Organiser's website and at its registered office.
5. Capitalised terms not defined in these Promotion Rules shall have the meaning ascribed to them in the T&C.