

Capital Growth Promotion

1. Campaign dates: 6th September 2021 to 4rd January 2022
2. There are 2 exclusive luxury car prizes at the end of the campaign – Draw date 4rd January 2022:

1st Prize: Mercedes S-Class 2022 (new shape)

2nd Prize: BMW 4 series coupe 2022 (new shape)
3. Campaign is valid for individual customers that hold a minimum total account balance of 25k USD on the campaign launch date of 6th September 2021 and for new clients who open an account during the campaign period.
4. Existing customers eligibility:

Customers must maintain their total account balance, without any redemptions, from 6th September 2021 throughout the campaign period, in order for their chances to be multiplied by 2X, in October 2021 , November 2021, December 2021 & January 2022 monthly draws.

Customers must add their profits to their account balance by a minimum of 10% to multiply their entries in the draws, as detailed in the below Table and this will also allow them to be eligible for the exclusive 2 luxury car prizes.

profits added percentage will be calculated against the total account balance as of 6th September 2021 (campaign start date).

Higher profits added to your balance will lead to a higher multiplication of chances as detailed in Table Below.

The multiplication of chances in the Capital Growth Promotion is capped at 100X.
- | Your savings:                   | Multiply your entries by: |
|---------------------------------|---------------------------|
| Maintain & Multiply chances Add | 2X                        |
| Add 10%                         | 4X                        |
| Add 20%                         | 8X                        |
| Add 30%                         | 12X                       |
| Add 40%                         | 16X                       |
| Add 50%                         | 20X                       |
| Add 100%                        | 40X                       |
| Add 200%                        | 100X                      |
- | Your savings: | Multiply your entries by: |
|---------------|---------------------------|
| Below 5,000\$ | 2X                        |
| =5K<25K       | 4X                        |
| =25K<50K      | 8X                        |
| =50K<150K     | 12X                       |
| =150K<350K    | 16X                       |
| =350K<500K    | 20X                       |
| =500K<1M      | 40X                       |
| 1M+           | 100X                      |
5. car prizes may take up to 2 months for handover from the draw date. The handover time is dependent on the car availability with the dealership.