Drop Season & Black Week Spread Promotion - Terms and Conditions

1. Organizer and general provisions

1.1. These Terms and Conditions (the "Terms") set out the rules of the "Drop Season & Black Week" spread promotion (the "Promotion").

1.2. The Promotion is organized by 8TECH PA LLC, a company registered in the Republic of Panama under company number 0004-IBC-2026, with its registered address at Central Street, Kunaisa Bldg., Nurrá-Wala-Mortí, Kuna de Wargandí Territory, Republic of Panama, holding FOREX licence no. FX0032026 issued by the Kuna de Wargandí International Services Authority (KUNAISA), operating the SimpleFX brand (the "Organizer").

1.3. The Promotion consists solely of a temporary reduction of the spread applied to selected CFD instruments on selected days and at selected hours. The Promotion does not include any deposit credit, trading bonus, cash reward, affiliate bonus or any other benefit that can be credited, transferred or withdrawn.

1.4. These Terms supplement the Organizer's Customer Agreement and other documents governing the Client's Account (together the "Customer Agreement"). Unless stated otherwise, terms defined in the Customer Agreement have the same meaning in these Terms. In case of conflict between these Terms and the Customer Agreement concerning the Promotion, these Terms prevail; in all other respects the Customer Agreement prevails.

1.5. Participation in the Promotion is voluntary and free of charge. It is automatic for every Eligible Client trading an Eligible Instrument during a Reduction Window and does not require registration for the Promotion.

1.6. The TiMi Contest (12.11.2026, 14:00 UTC - 10.12.2026, 23:59 UTC) is a separate activity governed exclusively by its own terms and conditions and does not form part of the Promotion (see section 10).

2. Definitions

2.1. **Account** – a live (real-money) trading account of the Client held with the Organizer. Demo accounts are excluded.

2.2. **Black Week Base Reduction** – the publicly announced Spread Reduction of up to 20% applied to the Eligible Instruments listed in Part B of Annex 2 from 23.11.2026 to 27.11.2026, within the Reduction Windows set out in Annex 1.

2.3. **Boost** – the Spread Reduction applied on Black Friday (27.11.2026) and Cyber Monday (30.11.2026).

2.4. **Drop** – the Spread Reduction applied on the Launch Drop days (19.11.2026 and 20.11.2026) and on Boost days.

2.5. **Drop Card** – the predefined text information displayed by TiMi in response to a Client's question about the Promotion, no later than on the given Drop day, stating the Eligible Instruments, the applicable Spread Reduction and the Reduction Window for that Drop day.

2.6. **Eligible Client** – a Client who meets the conditions of section 4.

2.7. **Eligible Instrument** – a CFD instrument listed in Annex 2 for a given day or, on Drop days, specified in the Drop Card, subject to the exclusions in section 7.

2.8. **Promotion Period** – from 19.11.2026, 14:30:00 UTC to 30.11.2026, 21:00:00 UTC.

2.9. **Reduction Window** – the hours on a given day, stated in Annex 1, during which the Spread Reduction applies.

2.10. **Spread Reduction** – the percentage by which the Standard Spread of an Eligible Instrument is reduced during a Reduction Window.

2.11. **Standard Spread** – the spread that the Organizer would apply to the given instrument on the given Account type at the given moment in the absence of the Promotion, determined in accordance with the Customer Agreement and the Organizer's specification of instruments. Spreads are variable and depend on market conditions.

2.12. **TiMi** – the Organizer's trading assistant available in the SimpleFX platform.

3. Promotion Period

3.1. The Promotion runs from 19.11.2026, 14:30:00 UTC to 30.11.2026, 21:00:00 UTC, exclusively on the days and within the Reduction Windows set out in Annex 1.

3.2. No Spread Reduction applies on 21–22.11.2026 and 28–29.11.2026, or outside the Reduction Windows on any day of the Promotion Period.

3.3. Each Spread Reduction ends at the end of the Reduction Window for the given day, irrespective of the trading session of the instrument and of whether the instrument continues to be tradeable afterwards.

3.4. All times in these Terms are stated in Coordinated Universal Time (UTC). The time recorded by the Organizer's trading servers is decisive.

4. Eligibility and territorial restrictions

4.1. The Promotion is available to a Client who, at the time of trading:

1. holds an Account with the Organizer under the Customer Agreement;
2. is not a resident of, and is not located in, a country or territory listed in section 4.2;
3. is not subject to any restriction or suspension of the Account under the Customer Agreement.

4.2. The Promotion is not offered, and is not directed, to:

1. residents of the United States (US Persons within the meaning of Regulation S under the US Securities Act of 1933) and persons staying in the United States;
2. residents of the European Union, the European Economic Area and the United Kingdom;
3. residents of countries whose jurisdiction requires prior registration of an issue of securities or information obligations of the issuer, such as Canada or Japan;
4. residents of the countries and territories listed in section 1.3 of the Customer Agreement;
5. residents of any other country where participation in the Promotion or the provision of the Organizer's services would be contrary to local law or regulation.

4.3. The Organizer does not hold any authorisation of a regulator of the European Union, the European Economic Area or the United Kingdom. No information concerning the Promotion constitutes an offer, inducement or solicitation addressed to residents of the jurisdictions listed in section 4.2.

4.4. It is the Client's responsibility to ensure that participation in the Promotion is lawful in the Client's country of residence. The Organizer may at any time request information confirming the Client's eligibility.

5. Mechanics - spread reduction

5.1. During a Reduction Window, the spread applied to an Eligible Instrument is the Standard Spread reduced by the Spread Reduction applicable to that instrument on that day.

5.2. The Spread Reduction amounts to up to 70% of the Standard Spread. Different Spread Reductions may apply to different Eligible Instruments at the same time. The maximum Spread Reduction for each day and group of instruments is set out in Annex 1 and Annex 2.

5.3. The Spread Reduction applies only to transactions executed during a Reduction Window. Transactions executed outside a Reduction Window are subject to the Standard Spread.

5.4. The Spread Reduction applies irrespective of whether a transaction is opened manually, via TiMi or via any other means available on the platform.

5.5. The Promotion affects only the spread. Swap (overnight financing) charges, leverage, margin requirements, stop-out levels and all other trading conditions remain unchanged and are governed by the Customer Agreement.

5.6. The Spread Reduction does not create any balance, credit or entitlement that may be withdrawn, transferred, exchanged for cash or claimed as compensation. A Client who does not trade during a Reduction Window is not entitled to any equivalent benefit.

6. Visibility, Drop Cards and TiMi

6.1. The Black Week Base Reduction (up to 20% on the indices, commodities and metals listed in Part B of Annex 2, 23–27.11.2026) is announced publicly.

6.2. The Eligible Instruments and the Spread Reductions applicable on Drop days (19.11, 20.11, 27.11 and 30.11.2026) are made available via TiMi, in the Drop Card, no later than on the given Drop day, to Clients who have completed the Organizer's verification (KYC) procedure. The Spread Reduction applies to all Eligible Clients, irrespective of whether they have accessed the Drop Card.

6.3. The content of the Drop Card is prepared by the Organizer. Any other information concerning the Promotion, including other statements made by TiMi (in particular any information about a Drop provided before the Drop Card is made available) and marketing or third-party content, is for information purposes only and does not modify these Terms or the Drop Card.

6.4. In case of any discrepancy, the following order of precedence applies: (a) these Terms together with their Annexes; (b) the Drop Card; (c) any other information. The Spread Reduction shown on the Drop Card may be lower than, but never higher than, the maximum set out in Annex 1 and Annex 2.

6.5. The Organizer keeps a record of the content of each Drop Card and will provide it to the Client on request.

6.6. Notifications (push messages) concerning the Promotion are for information only. Not receiving a notification does not affect the Client's right to the Spread Reduction.

7. Excluded instruments and products

7.1. The spread on cryptocurrency instruments is never reduced under the Promotion. This includes CFDs on crypto ETFs: iShares Bitcoin Trust (IBIT.US), ProShares UltraShort Bitcoin (SBIT.US), iShares Ethereum Trust (ETHA.US) and ProShares UltraShort Ether (ETHD.US).

7.2. For the purposes of the Promotion, "indices" means equity indices only. The following instruments are excluded even though they appear in the "Indices" group on the SimpleFX platform: Euro Bund (BUND), Gilt (GILT), Tnote (TNOTE), the volatility index VIX (VIX) and the US Dollar Index (USDINDEX).

7.3. No Spread Reduction applies to CFDs on Anthropic (ANT.US).

7.4. Any instrument that is neither listed in Annex 2 nor specified in the Drop Card for a given day is excluded on that day.

8. Trading hours and market conditions

8.1. A Spread Reduction can be used only when the given Eligible Instrument is open for trading on the SimpleFX platform. The actual time during which a Spread Reduction can be used depends on the trading session of each instrument and may be shorter than the Reduction Window.

8.2. In particular, and for information only:

1. CFDs on US shares and ETFs are normally traded from 14:30 to 21:00 UTC;
2. on 26.11.2026 (Thanksgiving) US exchanges are closed – CFDs on US shares, US ETFs and US indices are not traded, and the Black Week Base Reduction applies in practice to non-US indices, commodities and metals.

The binding trading hours are those published in the instrument specification on the SimpleFX platform.

8.3. Spreads are variable. The Spread Reduction is calculated from the Standard Spread prevailing at the moment of execution. The Organizer does not guarantee any specific spread level in absolute terms.

8.4. The Organizer may apply a minimum spread to any Eligible Instrument, below which the spread will not be reduced, in particular in periods of low liquidity, high volatility, market gaps, news releases or technical disruptions.

8.5. The Organizer is not liable for the inability to use a Spread Reduction due to a market closure, a trading halt, a suspension of an instrument, a failure of a liquidity provider or a technical failure outside the Organizer's reasonable control.

9. Abuse and Organizer's rights

9.1. The Promotion may not be used in a manner contrary to the Customer Agreement, applicable law or good faith, including any abusive trading practice described in the Customer Agreement.

9.2. If the Organizer reasonably determines that a Client has engaged in conduct described in section 9.1, the Organizer may, in accordance with the Customer Agreement: (a) exclude the Client from the Promotion with immediate effect; (b) apply the Standard Spread to the affected transactions; and/or (c) take any other measure available under the Customer Agreement.

9.3. In the event of an obvious error in the configuration of a Spread Reduction (e.g. a reduction applied to an excluded instrument, outside a Reduction Window or exceeding the maximum in Annex 1), the Organizer may correct the spread applied to the affected transactions in accordance with the manifest-error provisions of the Customer Agreement.

10. Relation to TiMi Contest and other promotions

10.1. The Promotion and the TiMi Contest are independent. Participation in the TiMi Contest is not a condition of the Spread Reduction, and the Spread Reduction is not a condition of participation in the TiMi Contest.

10.2. Transactions executed with a Spread Reduction may count towards the TiMi Contest only if they meet the conditions of the TiMi Contest terms and conditions. The Spread Reduction may affect the result of such transactions; this does not entitle any participant to an adjustment of the TiMi Contest ranking.

10.3. The Promotion may be combined with other promotions of the Organizer unless the terms of such other promotion provide otherwise.

11. Changes, termination and complaints

11.1. The Organizer may amend these Terms, suspend or terminate the Promotion, or change the list of Eligible Instruments, the Spread Reductions or the Reduction Windows, in particular for legal, regulatory, market, liquidity or technical reasons. Changes are published on the Organizer's website and, for Drop days, on the Drop Card.

11.2. A change does not apply retroactively to transactions executed before it is published. A Spread Reduction for a Drop day may be lowered (but not increased above the maximum in Annex 1) at the latest before the start of the Reduction Window on that day; the Drop Card then shows the applicable Spread Reduction.

11.3. Complaints concerning the Promotion may be submitted in accordance with the complaints procedure set out in the Customer Agreement, preferably within 14 days from the end of the Promotion Period, to support@simplefx.com. The complaint should include the Client's Account number, the transactions concerned and a description of the issue.

12. Risk warning and regulatory information

12.1. Risk warning. Trading on margin in currencies, virtual assets and other over-the-counter instruments carries a high level of risk and may not be suitable for everyone. CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. 78% of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money. A reduced spread does not reduce the market risk of a transaction.

12.2. Nothing in these Terms or in any material relating to the Promotion constitutes investment advice, a recommendation or a solicitation to buy or sell any financial instrument. References to companies, events

or market themes (including in TiMi and marketing materials) are for informational and educational purposes only.

12.3. Profits from trading may be subject to taxation. The Organizer does not provide tax advice; Clients should seek independent tax advice.

12.4. The Organizer's services are provided outside the regulatory regime of the European Union, the European Economic Area and the United Kingdom. Clients are not covered by any Investor Compensation Fund or equivalent investor protection scheme.

13. Final provisions

13.1. These Terms are published on the Organizer’s website.

13.2. Matters not regulated in these Terms are governed by the Customer Agreement. These Terms are governed by the law governing the Customer Agreement, and disputes are resolved in accordance with the dispute resolution provisions of the Customer Agreement.

13.3. These Terms are drawn up in English. Any translation is for convenience only; in case of discrepancy, the English version prevails.

13.4. If any provision of these Terms is found invalid or unenforceable, the remaining provisions remain in full force.

13.5. These Terms enter into force on the date of their publication on the Organizer’s website.

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Annex 1 – Schedule and maximum Spread Reductions

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Annex 2 – Eligible Instruments (CFD)

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