TERMS AND CONDITIONS
BOGOTÁ SEMINAR

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1.   Introduction:

1.1.   XM Global Limited operating under the trading name XM is a Securities Service Provider Licensee regulated and authorises by the International Financial Services Commission ("IFSC") in Belize under the Licence Number: IFSC/60/354/TS/18 (hereinafter called the "Company" or "XM").

1.2.   XM is offering its clients the opportunity to attend the Bogota Seminar (the "Seminar") that the Company is hosting in Bogoda, Colombia and participate to the Lucky Draw Raffle that will take place, given that the eligibility and other requirements set out herein are satisfied.

2.   General Provisions:

2.1.   The Seminar will be hosted on Saturday, 9th of February 2019, as per the details below:

- Seminar Time: 10:00 – 16:00 (GMT – 5)
- Location: Hotel Sheraton Bogotá, Calle 25B No. 69C-80, Bogotá, Cundinamarca, Colombia

2.2.   Registration for the Seminar is open for all clients of XM who reside in Colombia and have at least one validated real XM trading account and is free of charge.

2.3.   Clients must be older than 18 years old and shall already have a validated real account registered with a valid email address, in order to be able to register and claim a seat to the Seminar. The eligibility and attendance requirements to claim a seat to the Seminar, set out herein, apply and must be met.

2.4.   A maximum number of one hundred fifty (150) Eligible Clients who have met the requirements set herein will be able attend to the Seminar.

2.5.   Each client agrees that by registering for the Seminar they express their free, prior and informed consent for XM to process any personal data which they provide while registering. The data is collected and processed only to such extent, which is necessary to administer and run the Seminar. XM shall disclose any data about registrants only to the extent stipulated in these terms and conditions. Each registrant has the right to withdraw their consent for processing of personal data at any time. However, such a withdrawal may at the discretion of XM result in the disruption, suspension or termination of the client's registration for attending the Seminar.

2.6.   By accepting the Seminar's terms and conditions, the participants acknowledge the Risk Disclosure available on XM's website at the following URL: https://www.xm.com/assets/pdf/new/docs/XMGlobal-Risk-Disclosures-for-Financial-Instruments.pdf.

3.   Terms and Conditions and Eligibility:

Attendance

3.1.   Subject to clause 2.2, all clients who have a validated real account with XM and have accepted the Seminar's terms and conditions have the right to register and claim a seat to attend to the Seminar (the "Eligible Clients").

3.2.   Eligible Clients will be able to attend to the Seminar and participate to the Lucky Draw Raffle that will take place during the Seminar, provided that they have at least one validated real XM trading account by the 8th of February 2019 and their registration has been confirmed as per clause 3.3 below.

3.3.   Registration alone does not reserve or guarantee Eligible Clients a seat at the Seminar. Only Eligible Clients whose registration has been confirmed by XM via email or telephone will have the chance to attend the Seminar and enter the Lucky Draw Raffle for a chance to win the prizes as described herein below.

3.4. Registration is open until 8th of February 2019 the latest. XM reserves the right to close registration at an earliest date if no more seats are available.

3.5. One registration equates to one client, as the consideration is based on a 'per client' and not on a 'per account' basis. In the case where two or more clients use the same credentials XM reserves the right to reject the registration form of the Eligible Clients who use the said same credentials.

Lucky Draw Raffle

3.6. Eligible Clients attending the Seminar will have the opportunity to participate in the Lucky Draw Raffle which XM will conduct during the Seminar and win the prizes described herein below.

3.7. Four (4) of the Eligible Clients whose registration has been confirmed and will be attending to the Seminar, will be able to participate in the Lucky Draw Raffle for a chance to win the prizes as described in the table below:

Prize Ranking	Number of winners	Eligibility and Participation Requirements	Prize
1st	1	• Have a validated XM real account; and • Attend to the Seminar.	Three (3) night accommodation in a 5-star hotel in Mexico City for Mexico Gala for one (1) person.
2nd	1	As above.	900 XMP (XM Points).
3rd	1	As above.	600 XMP (XM Points).
4th	1	As above.	300 XMP (XM Points).

3.8. XM will cover the following expenses in relation to the 1st prize offered:

a. Return flight tickets from one of the airports in Colombia which is more convenient for the Client for specific dates, as determined by the Company (i.e., 28th of February 2019 to 3rd of March 2019. In case that the client is unable to travel on 28th of February, the flight may be booked for the 29th of February for his flight (i.e., depending of flights' availability);

b. Bed and breakfast accommodation at a 5-star hotel for three (3) nights, for one (1) person.

   Any other expenses shall not be covered by XM.

3.9. The XMPs mentioned above can be redeemed to trading bonus via the Members Area. The trading bonus generated from redeeming the XMPs is only intended for trading purposes. However, any profits generated from trading on the credit trading bonus, are available for withdrawal as per our withdrawal procedure.

3.10. Any withdrawal of funds from an Eligible Client's real Account(s) with XM will cause the removal of the previously awarded credit proportionally to the percentage of the requested amount of the withdrawal from the respective Eligible Client's real Account with XM. Below you can find some examples for your better understanding:

Example 1:

Redeemed XMP	Credit Received	Profits generated from trading with the Credit	Balance available for withdrawal	Amount of requested withdrawal	Amount of Credit removal
3,000	USD 1,000 (3,000 ÷ 3 = USD 1,000)	USD 1,500	USD 1,500	USD 750 (50% on USD 1,500)	USD 500 (50% on USD 1,000)

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Example 2:

Redeemed XMP	Credit Received	Profits generated from trading with the Credit	Deposit Amount	Balance available for withdrawal	Amount of requested withdrawal	Amount of Credit removal
900	USD 300 (900 ÷ 3 = USD 300)	USD 200	USD 300	USD 500	USD 225 (45% on USD 500)	USD 135 (45% on USD 300)

3.11. In the event of internal transfers between trading Accounts with the Company, trading bonuses previously credited to an Eligible Client's sending account will be moved proportionally to the percentage of transferred balance into the receiving account. No new / additional trading bonuses will be credited upon internal transfer to the receiving account. In case that the receiving account is not eligible for trading bonuses, the amount of trading bonuses deducted from the sending account will not be credited into the receiving account and therefore that proportion of trading bonuses will be nullified.

3.12. Trading bonuses cannot be separately transferred between, or from Eligible Clients' real trading Accounts with XM.

3.13. In case the winners are unable to utilize and/or accept the prize(s) and/or if any of the reasons of disqualification occurs, XM reserves the right to withdraw the prizes entitlement and award the prizes to an alternative winner on the Seminar day, with the same conditions applied and following the same procedure (i.e. Lucky Draw Raffle).

3.14. By accepting the Seminar's terms and conditions, the winners of the Lucky Draw Raffle agree and consent to taking photographs and making a video testimonial, as may be requested by XM. The winners agree that XM has the right to use the images resulting from the photography/video filming to only such extent as stipulated in these terms and conditions. The latter may include, but is not limited to, XM's right to use the above-mentioned material for publication purposes on XM's website and social media. Each participant has the right to withdraw their consent for processing of personal data and the material mentioned above at any time. However, such a withdrawal may, at the reasonable discretion of XM, result in the removal of the winner's entitlement to the prizes.

3.15. The Luck Draw Raffle is not open to XM's employees or their relatives.

4. Reservation of Rights and Disqualifications:

4.1. XM reserves the right to reject any registration form if Eligible Clients engage in any prohibited trading activities, as described in XM's Terms and Conditions of Business, available at the following URL: https://www.xm.com/legal-documents.

4.2. XM reserves the right to disqualify clients who provided incorrect or fraudulent details during the registration for the Seminar.

4.3. All Eligible Clients are permitted to only one registration per one (1) unique IP address. Multiple registrations from the same IP are not permitted nor multiple registration with same personal details. In such a case, XM reserves the right to immediately exclude such persons from attending the Seminar.

4.4. XM reserves the right, at its sole discretion, to decline registration of any Eligible Client for the Seminar and further reserves the right to prohibit any Eligible Client, who breaches these terms and/or any of the "XM Business Terms and Policies" set forth on XM's website at the following URL: https://www.xm.com/legal-documents, from registering and/or attending to the Seminar. In these circumstances, XM shall not be liable for any consequences of the registration and/or attendance cancelation.

4.5. All Eligible Clients who attend the Seminar are required at all times to maintain appropriate and respectful behaviour. XM withholds the right to disqualify and escort any Eligible Client out of the Seminar at any time, whenever it decides, in its sole discretion and without justification, if the said Eligible Client's presence and behaviour is disrespectful and not appropriate. The latter applies if the clients have not registered for attendance, or they have not been approved/confirmed.

4.6. Eligible Clients who have been disqualified and escorted out of the Seminar event lose their right to claim any prizes offered.