Rewards Program – Spec Points Terms and Conditions

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1. Campaign Overview

1.1. The Spec Markets Rewards Program – Spec Points is operated by Spec Markets.

1.2. Spec Points are the redeemable points component of the Spec Markets Rewards Program. They are earned from eligible closed trading activity and may be used to redeem rewards made available in the Rewards Catalogue.

1.3. Status Level and Spec Points are separate components. Status Level determines the multiplier applied to Spec Points earned from eligible trading activity. Status Level thresholds, upgrades, downgrades and rolling-score rules are governed by the separate Status Level Terms and Conditions.

1.4. The Program commences when it is made available in the client's Rewards Centre and continues until amended, suspended or withdrawn by the Company in accordance with these Terms.

2. Eligibility and Activation

2.1. Eligible clients must:

2.1.1. Hold a verified and active Spec Markets account.

2.1.2. Have completed Know Your Client (KYC) verification.

2.1.3. Have completed a First Time Deposit (FTD).

2.1.4. Use an eligible real trading account, including an ECN, Standard or Islamic account.

2.2. Before the client completes FTD, the Rewards Centre remains locked and no Spec Points are calculated or credited. Trades closed before FTD is completed are not retrospectively counted.

2.3. Signal Providers, copy-trading followers and Introducing Brokers may earn Spec Points only from trades executed on their own eligible trading accounts. Points are not shared or transferred between accounts or clients unless the Company expressly permits this.

3. How Spec Points Are Earned

3.1. Spec Points are calculated from eligible closed trades and credited as part of the Company's daily processing cycle on a T+1 basis. Open positions do not earn Spec Points.

3.2. Each qualifying trade is calculated independently using the formula: Valid Lots × Product Weight = Base Spec Points.

3.3. The client's latest Status Level Multiplier available when the daily Spec Points batch is processed is applied to the Base Spec Points: Base Spec Points × Status Level Multiplier = Final Spec Points.

3.4. If a client's Status Level changes, the new multiplier is applied to Spec Points credited in the Company's next daily processing cycle, based on the client's Status Level at that time. The trade that triggers an upgrade or downgrade is not recalculated using the new multiplier.

3.5. Spec Points are calculated and recorded to two decimal places. Where a calculation produces more than two decimal places, the third decimal place is rounded in accordance with standard rounding rules.

3.6. Lots are not accumulated to meet the minimum trade size. A trade below 0.01 lot earns zero Spec Points.

4. Product Weights and Multipliers

4.1. The applicable product weights are:

Product Category	Base Spec Points Weight	Examples
Forex	10 per lot	EUR/USD, GBP/JPY
Metals	10 per lot	XAU/USD, XAG/USD
Indices CFDs	1 per lot	US30, SPX500, NAS100
Crypto CFDs	1 per lot	BTC/USD, ETH/USD
Commodities / Energies	1 per lot	WTI, Brent, Natural Gas

4.2. The Status Level Multipliers are:

Status Level	Multiplier
Bronze	1.0x
Silver	1.25x
Gold	1.5x
Platinum	2.0x

4.3. For illustration, a base award of 100 Spec Points results in 100 Spec Points at Bronze, 125 at Silver, 150 at Gold and 200 at Platinum.

4.4. Product categorisation is determined by the Company's systems. An uncategorised product earns no Spec Points until it is configured by the Company.

5. Spec Points Balance and No Expiry

5.1. Spec Points do not expire and are not subject to a time limit.

5.2. Spec Points are not forfeited solely because a client has been inactive for a period of time.

5.3. Spec Points have no fixed cash value, are not legal tender and cannot be exchanged for cash at a fixed points-to-cash conversion rate.

5.4. Spec Points may not be sold, transferred, assigned, pooled or exchanged between clients or accounts unless expressly permitted by the Company.

5.5. The balance shown in the Rewards Centre is subject to pending calculations, reversals, corrections and system processing.

6. Rewards Catalogue and Redemption

6.1. Available rewards, required Spec Points, eligibility conditions and any applicable restrictions are displayed in the Rewards Catalogue at the time of redemption.

6.2. A client may submit a redemption request only if the client has sufficient available Spec Points and satisfies all item-specific conditions.

6.3. Spec Points required for a redemption are deducted when the redemption is confirmed or at another processing stage shown in the Rewards Centre.

6.4. Rewards are subject to availability, supplier availability, geographic restrictions, delivery restrictions and applicable laws. Images and descriptions are for reference and actual products may vary in brand, model, colour, packaging or specification.

6.5. The Company may add, remove, replace or modify catalogue items, required Spec Points and item-specific conditions at any time before a redemption is confirmed.

6.6. If a confirmed reward becomes unavailable, the Company may provide a substantially equivalent substitute or return the Spec Points deducted for that reward.

7. Cash Rewards

7.1. Cash rewards may be offered as specific items in the Rewards Catalogue.

7.2. Any cash reward will require the number of Spec Points stated for that catalogue item and is not calculated using a fixed points-to-cash exchange rate.

7.3. Cash rewards may be credited to an eligible trading account, payment method or other destination determined by the Company and may be subject to verification, regulatory, tax, withdrawal or account-status requirements.

8. Delivery, Cancellations and Returns

8.1. Physical rewards will generally be dispatched or arranged for delivery within 30 business days after the redemption is confirmed, subject to availability, location, customs, supplier delays and circumstances beyond the Company's reasonable control.

8.2. The client is responsible for providing complete and accurate delivery and contact information. The Company is not responsible for loss, delay or additional cost caused by incorrect or incomplete information supplied by the client.

8.3. Once a redemption is confirmed, it is final and cannot be cancelled, refunded, returned or exchanged, except where required by applicable law or where the reward is defective.

8.4. Where a reward is defective, damaged on arrival or materially different from the confirmed catalogue description, the client must contact support promptly and provide reasonable supporting evidence.

9. Status-Level Restrictions

9.1. Certain catalogue items may require a minimum Status Level. Any such requirement will be displayed with the item in the Rewards Catalogue.

9.2. Where no minimum Status Level is displayed, any eligible client may redeem the item provided the client has sufficient Spec Points and satisfies the item-specific conditions.

9.3. Unless otherwise stated in the Rewards Catalogue, Status Level eligibility is assessed when the redemption is confirmed. A later downgrade does not invalidate a redemption that has already been confirmed.

10. Reversals, Adjustments and Deductions

10.1. If a trade is cancelled before Spec Points are credited, the trade earns no Spec Points.

10.2. If a trade is cancelled or reversed after Spec Points are credited, the corresponding Spec Points may be deducted from the client's balance.

10.3. The Company may correct, reverse or deduct Spec Points credited because of duplication, system error, invalid trading, abnormal trading, abuse, fraud, manipulation or any breach of these Terms or the Client Agreement.

10.4. If a deduction would cause the balance to become negative, the displayed balance may be limited to zero while the Company conducts a manual review. The Company may offset the outstanding adjustment against future Spec Points, subject to applicable law.

10.5. Where a system delay or failure occurs, the Company may rerun the calculation using the actual trade-close timestamp, the applicable product weight and the latest Status Level Multiplier available for the relevant daily processing cycle.

11. Account Events

11.1. The Company may suspend redemption access while an account is restricted, suspended, under investigation or subject to incomplete verification.

11.2. If a client closes an account or the Company closes an account for breach, fraud, abuse, legal or regulatory reasons, the Company may cancel unfulfilled redemptions and restrict or remove the associated Spec Points, subject to applicable law.

11.3. Account closure does not convert Spec Points into cash and does not create any entitlement to payment.

11.4. Where an account is closed for ordinary administrative reasons and later restored, the treatment of any prior Spec Points balance will be determined by the Company's records and applicable law.

12. Important Exclusions

12.1. The following activity does not earn Spec Points:

12.1.1. Trades below 0.01 lot.

12.1.2. Trades in products that have not been assigned to a scoring category.

12.1.3. Trades made through PAMM, Cent or demo accounts.

12.1.4. Trades closed before the client completes FTD.

12.1.5. Open, cancelled, reversed, invalid or duplicated trades.

12.1.6. Trading identified as abusive, manipulative, fraudulent, anomalous or in breach of the Company's Client Agreement or policies.

12.1.7. Any activity that the Company reasonably determines does not represent genuine eligible trading activity.

12.2. The following clients may be excluded or suspended from the Program:

12.2.1. Company staff and their immediate family members, where prohibited by Company policy.

12.2.2. Clients under investigation for fraud, abuse, market manipulation, money laundering, sanctions breaches or other misconduct.

12.2.3. Clients with unverified accounts or incomplete KYC.

12.2.4. Clients in prohibited or restricted jurisdictions.

12.2.5. Clients whose accounts have been suspended, restricted or closed.

12.2.6. Clients who breach these Terms, the Client Agreement or any other applicable Company terms.

13. General Terms

13.1. Spec Markets reserves the right to:

13.1.1. Verify eligibility and request supporting documentation.

13.1.2. Correct, reverse or remove Spec Points credited or redeemed in error.

13.1.3. Investigate unusual trading or redemption activity and suspend earning or redemption benefits while an investigation is ongoing.

13.1.4. Modify product weights, multipliers, catalogue items, redemption requirements, eligible account types or other Program mechanics.

13.1.5. Suspend, amend or terminate the Program where fraud, technical failure, legal or regulatory requirements, supplier issues or circumstances beyond the Company's reasonable control make continuation impractical.

13.1.6. Make final decisions regarding eligibility, calculations, catalogue availability, redemptions, adjustments and disputes, subject to applicable law.

13.2. To the maximum extent permitted by law, the Company is not responsible for delays, data-feed errors, supplier failures, technical failures, interrupted access, delivery delays, incorrect client information or circumstances beyond its reasonable control. Nothing in these Terms excludes liability that cannot lawfully be excluded.

13.3. A client who disputes a Spec Points calculation, deduction or redemption must contact support@specmarkets.com promptly and provide relevant account, trade and redemption details. The Company will investigate and communicate its determination within a reasonable period.

13.4. Personal information is handled in accordance with the Company's Privacy Policy and applicable privacy laws.

13.5. The Program is subject to all applicable laws and regulations and is void or unavailable where prohibited. These Terms are governed by the laws of Mauritius, unless mandatory local law requires otherwise.

13.6. Material changes may be communicated through the website, Client Area, email or another reasonable channel. Continued participation after the effective date of a change constitutes acceptance of the amended Terms, subject to applicable law.

13.7. If these Terms conflict with the Client Agreement or mandatory law, the Client Agreement or mandatory law prevails to the extent of the inconsistency. Status Level thresholds, upgrades, downgrades and rolling-score rules remain governed by the separate Status Level Terms and Conditions.

Acceptance

By participating in the Spec Markets Rewards Program – Spec Points, you acknowledge that you have read, understood and agreed to these Terms and Conditions and accept the Company's calculation, deduction, redemption and administration of Spec Points, subject to applicable law.

Contact

Contact: support@specmarkets.com | +852 800 969 220

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