



# JME FINANCIAL SERVICES (PTY) LTD

## BONUS POLICY — NEW CLIENTS

Version: May 2026 | Effective Date: 6 May 2026

This document sets out the Bonus Policy applicable exclusively to new clients who register and make their first deposit **on or after 6 May 2026**. Clients who registered prior to this date continue to be governed by the existing Bonus Policy: [Terms and Conditions of Bonus Promotion](#), and are unaffected by these terms.

**PLEASE READ ALL TERMS & CONDITIONS CAREFULLY BEFORE ACCEPTING ANY BONUS BENEFIT.**

### 1. GENERAL CONDITIONS

- 1.1 All bonus insertions (deposits) are final and at the sole discretion of the Company.
- 1.2 All bonuses may be removed (withdrawn) at the absolute discretion of the Company.
- 1.3 Clients may not withdraw the bonus amount itself unless the applicable requirements set out in Clause 3 are satisfied. Any profits generated through legitimate trading activity shall be treated in accordance with Clause 3.

#### 1.4 Test Withdrawal Entitlement

During the bonus validity period, a client is entitled to one (1) test withdrawal only, subject to all of the following conditions:

- Maximum amount: USD 500
- Limit condition: The withdrawal amount must not exceed 50% of the client's net deposits at the time of the withdrawal request.

This single permitted test withdrawal does NOT:

- Cancel the bonus
- Reset the bonus expiry period
- Affect or reset any accumulated trading volume progress

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**⚠ Any withdrawal in excess of USD 500, any withdrawal exceeding 50% of the client's net deposits, or any second withdrawal request while a bonus is active, will result in immediate cancellation of the bonus. Any profits generated through legitimate trading activity shall remain withdrawable in accordance with Clause 3.**

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- 1.5 Where only the bonus amount remains in the account (i.e. the client's own deposited funds have been depleted), the bonus will be removed.
- 1.6 Once a client accepts a bonus and it is credited to the trading account, the bonus amount is applied first as a margin requirement for opening trades.
- 1.7 Where a trading account holds open positions that incur losses during an active bonus period, losses will be deducted first from the client's own deposited funds and subsequently from the bonus balance.

### 2. BONUS EXPIRY & EXTENSION

- 2.1 Bonuses remain valid for 30 calendar days from the date of issuance.
- 2.2 When a new bonus is awarded, any existing bonus is not replaced. The new bonus is added on top of the existing bonus balance (stacking model).



For each new bonus awarded:

- (a) A validity extension is permitted where the new bonus is stacked on the preceding bonus. The expiry period is extended to 30 calendar days from the date of the most recent bonus award.
- (b) The total required trading volume increases proportionally to reflect the additional bonus amount.
- (c) Any previously accumulated trading volume is retained; the client's progress toward the total volume requirement is not forfeited.

**2.3** Manual or goodwill extensions of bonus expiry periods are not permitted under any circumstances.

### 3. TRADING VOLUME REQUIREMENTS & WITHDRAWAL RESTRICTIONS

**3.1** To convert the bonus into real cash, the client must achieve a trading volume of USD 15,000 notional for every USD 1 of bonus awarded, within the 30-calendar-day bonus period. This requirement applies regardless of the leverage used.

Example	Calculation
Bonus received: \$100	$\$100 \times \$15,000 = \$1,500,000$ required trading volume
Bonus received: \$500	$\$500 \times \$15,000 = \$7,500,000$ required trading volume
Bonus received: \$1,750	$\$1,750 \times \$15,000 = \$26,250,000$ required trading volume

**3.2** Full bonus conversion to real cash is permitted only after the trading volume requirement has been satisfied in full.

**3.2.A.** Following conversion, the converted bonus amount shall form part of the Client's real account balance and shall no longer be subject to any bonus-related restrictions or conditions.

**3.2.B.** If the Client does not fulfil the required trading volume within the applicable 30-calendar-day bonus period, the bonus shall expire and be removed from the account; however, any profits generated through legitimate trading activity up to the time of expiry shall be retained by the Client and shall remain fully withdrawable, subject to these Terms and any applicable anti-abuse provisions.

**3.3** The trading volume requirement must be completed within 30 calendar days from the date the bonus is awarded.

**3.4** Any withdrawal (other than the single permitted test withdrawal described in Clause 1.4) made before the bonus conditions are satisfied will immediately nullify the bonus. Any profits generated from legitimate trading activity will remain fully withdrawable by the Client.

### 4. BONUS STRUCTURE & TIERS

#### 4.1 First-Time Deposit (FTD) Bonus Ladder

New clients may be eligible for a first-time deposit bonus of up to 100% on their initial qualifying deposit.

#### 4.2 Redeposit Bonus Ladder

Returning clients may qualify for a redeposit bonus of up to 50% on subsequent qualifying deposits.

*\*All bonuses are subject to eligibility requirements, promotional terms and conditions, and may be amended or withdrawn at any time. Contact us to learn about our current bonus campaigns and available offers.*

#### 4.3 Maximum Bonus Amounts

- First-Time Deposit (FTD) Bonus: up to 100% on the initial qualifying deposit.
- Redeposit Bonus: up to 50% on subsequent qualifying deposits.
- Total active bonus per client is capped at 50% of the client's Total Net Deposits (TND) at any time.

### 5. ELIGIBILITY

**5.1** This Policy applies exclusively to clients who register on or after 6 May 2026. To qualify for any bonus promotion, a client must:



- Be a duly registered client of the Company.
- Have an account approved by the Back Office Department.
- Have made the minimum deposit required for the applicable tier (if any).
- Have explicitly accepted the Bonus policy and the Company's Terms & Conditions

**5.2** The Company reserves the right to decline bonus allocation to any client at its sole discretion.

**5.3** Clients identified as engaging in any form of prohibited trading, bonus abuse or suspicious trading patterns may be excluded from current and future bonus promotions.

## 6. BONUS CREDIT & CANCELLATION

**6.1** Receipt of a bonus means it is credited for trading purposes. The bonus amount itself is subject to the trading volume requirement described in Clause 3. Any profits generated through legitimate trading activity shall be treated in accordance with Clause 3.

**6.2** Upon fulfilment of all conditions in Clause 5, the bonus will be applied automatically to the client's trading account within one (1) business day.

**6.3** When the required trading volume is completed in full, the bonus converts to real cash and becomes fully withdrawable. Converted bonus funds are treated as real account balance from the point of conversion — no further conditions apply.

**6.4** If a client does not wish to receive a bonus, or wishes to cancel an existing bonus, the client may notify the Customer Support Department by email at: [support.za@naga.com](mailto:support.za@naga.com).

## 7. ABUSE, FRAUD & COMPANY RIGHTS

**7.1** The following trading practices are strictly prohibited:

- Arbitrage trading
- Hedging (including across multiple accounts)
- Scalping (trades held for fewer than 5 minutes)
- Cash-back arbitrage or any other form of bonus manipulation
- Any other fraudulent, deceptive, or abusive activity in connection with a bonus

**7.2** Any indication of the above will result in immediate nullification of the bonus, cancellation of all associated profits, and may result in account suspension or closure. The determination of whether a client is engaged in abusive conduct is at the Company's sole and exclusive discretion and is final.

**7.3** The Company reserves its right to revoke, amend, or change this Bonus Policy at any time. Any such changes will be published on the Company's website.

**7.4** Available enforcement actions include: profit adjustments, bonus removal, trade cancellation, and account suspension or closure.

## 8. OPEN POSITIONS & MARGIN ON BONUS REMOVAL

**8.1** When a bonus is cancelled or expires for any reason, the bonus funds are removed immediately from account equity.

**8.2** If the removal of the bonus causes account equity to fall below the required margin level for open positions, the Company reserves the right to partially or fully close those positions to restore margin requirements.

**8.3** Clients holding open positions under an active bonus balance are responsible for maintaining adequate margin at all times. Bonus cancellation or expiry may trigger margin calls or forced position closures.

**8.4** Where only bonus funds remain in an account and no open positions exist, the Company reserves the right to reset the account balance to zero.

## 9. DISCLAIMER

**9.1** The Company is the sole arbiter of this Bonus Policy and any issues arising under it. Exceptions are at the sole discretion of the Company's management and any decisions are final.

**9.2** The Company reserves the right to amend, withdraw, or restrict any offer at any time without prior notice to the client.



**9.3** The Company will not be held liable for any losses incurred by a client in connection with bonus-related trading. There is a substantial risk that a client may lose all of their initial investment.

**9.4** Clients are not obliged to accept a bonus. Clients are strongly advised not to accept a bonus unless they fully understand this Policy and are committed to meeting the trading volume requirements.

**9.5** This Policy is subject to the main Client Agreement, as updated from time to time and published on the Company's website.

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