

General Terms and Conditions – [OFFER HIGHLIGHT]

Introduction:

- i. The following terms apply, for a limited period, between all participants and World First UK LTD (“World First”) in conjunction with Institute of Directors (“IoD”) to provide members with a £30 Voucher (the “Voucher”) towards one personal international money transfer with World First per calendar month (the “Offer”);
- ii. By accepting this Offer, you are agreeing to the following Terms and Conditions:

The Offer:

- i. This offer entitles IoD Members only to a £30 Voucher to be used towards one personal international money transfer with World First per calendar month.
- ii. Valid until 31st December 2019
- iii. You will need to open an account with World First and place a trade of £1,000 or more (or equivalent currency) in order to qualify.
- iv. To redeem the Voucher, quote the following Voucher codes when booking your trade:
January 2019: **IOD-JANUARY-2019** | February 2019: **IOD-FEBRUARY-2019** | March 2019: **IOD-MARCH-2019** | April 2019: **IOD-APRIL-2019** | May 2019: **IOD-MAY-2019** | June 2019: **IOD-JUNE-2019** | July 2019: **IOD-JULY-2019** | August 2019: **IOD-AUGUST-2019** | September 2019: **IOD-SEPTEMBER-2019** | October 2019: **IOD-OCTOBER-2019** | November 2019: **IOD-NOVEMBER-2019** | December 2019: **IOD-DECEMBER-2019** |
- v. For the avoidance of doubt, this Voucher is only applicable towards a FX transaction with a minimum sale currency value of £1,000 with World First and cannot be exchanged for cash.
- vi. The promotion codes must be applied to a foreign exchange transaction with a GBP sale currency.
- vii. Only one promotion code per member may be redeemed per calendar month and the promotion cannot be used in conjunction with any other offer.
- viii. To use a promotion code, simply enter the appropriate month’s code into the promotion code box on the online trading platform, or quote the offer and the code to your dealer over the telephone. The currency trade value before entering the promotion code must be £1,000 or more.
- ix. Each offer code will only be valid in the corresponding calendar month and will expire at 11:59pm on the last day of the given month.
- x. World First accepts no liability for any defects with the Voucher.
- xi. Any complaints or disputes that may arise with the Voucher should be raised with World First Complaints team.
- xii. The Voucher is non-transferrable, non-negotiable and non-refundable. The Voucher may not be sold, offered for sale or given away.
- xiii. If you are intending to use this offer in conjunction with any other offer proposed by World First you would first need to seek the approval of your World First dealer.
- xiv. World First reserves the right to end this Offer at any time.

General:

- i. Participants must be over the age of 18 years old or this Offer will be void. If you are requested to do so, you must provide proof of your age;
- ii. By entering the Offer, you hereby warrant that all information submitted by you is true and correct.
- iii. Any personal data relating to participants will be used solely in accordance with current UK data protection legislation and will not be disclosed to a third party without the individual’s prior consent;
- iv. World First cannot accept any responsibility for any damage, loss, injury or disappointment suffered by any contestant accepting the offer or incurred as a result of accepting the Voucher;
- v. As far as permitted by law, World First does not accept liability in any way for any costs, expenses, damages, liability, disappointment suffered or injury arising out of or in any way connected with the Offer or the Voucher.
- vi. World First shall not be liable to perform any of its obligations under the Offer or in respect of the Voucher where it is unable to do so as a result of circumstances beyond its control and shall not be liable to compensate you in such circumstances;
- vii. These terms and conditions shall be governed by English Law and the courts of England and Wales shall have exclusive jurisdiction.