Referral Program Terms

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Counsel-approved. Acceptance is recorded electronically with timestamp and version hash.

1. **What the referral bonus is.** When a person you refer becomes an active Pip2Dollar client, Exness pays Pip2Dollar volume-based partner rebates on that client's trading. Pip2Dollar shares a percentage of those rebates with you as a referral bonus. The bonus is a share of Pip2Dollar's own broker-rebate revenue. It is not a return on any investment, not a share of any client's trading profits, and it costs the referred client nothing - their trading conditions are unaffected.

2. **Your rate.** Your share of attributable volume rebates is set by the referred client's verified plan starting balance at activation:

- Verified starting balance up to USD 50,000: **15%**
- Verified starting balance above USD 50,000: **20%**

The applicable rate is fixed for each referred client at their activation and is shown in your dashboard. Pip2Dollar may agree individual rates in writing; any change applies prospectively only and never reduces bonuses already settled.

3. **Attribution.** A referral is attributed when a new user registers through your personal link or code (30-day attribution window from first visit) and subsequently completes Exness affiliation verification with Pip2Dollar. Attribution is single-level: you earn on clients you directly refer, never on clients they refer. Attribution is permanent once bound and cannot be transferred. Self-referral, misrepresentation, incentivized-signup fraud, or spam voids attribution and forfeits related bonuses.

4. **Accrual and settlement.** Bonuses accrue daily as Exness reports rebates and become withdrawable after monthly settlement, which occurs after month-end plus a two-day reconciliation period. If Exness corrects or claws back previously reported rebates, the corresponding bonus is reduced; if a month nets negative, the shortfall carries forward against future accruals and never becomes a debt you owe Pip2Dollar.

5. **Payout.** Settled balance is paid on request from your dashboard, minimum USD 10 per request, by bank transfer or USDT as selected at request time. Payout requests are reviewed and processed by Pip2Dollar's operations team; identity verification may be required before first payout or where required by law. Pip2Dollar may set off any amounts you owe under the Client Services Agreement.

6. **No agency; marketing conduct.** Participation does not make you an employee, agent, or representative of Pip2Dollar, and you must not suggest otherwise. When sharing your link you must not: promise or imply profits or guaranteed outcomes; quote performance figures other than Pip2Dollar's own published, dated materials; target persons under 18; or target residents of jurisdictions where the service is unavailable. Breach forfeits unsettled bonuses and may terminate participation.

7. **Taxes.** Bonuses may constitute taxable income to you. You are responsible for your own tax obligations; Pip2Dollar will apply any withholding required by law.

8. **Program changes.** Pip2Dollar may amend these Terms or end the program with 30 days' notice, prospectively only. Settled balances remain payable. The current Terms version and its cryptographic hash are published at the URL above; material changes require your re-acceptance before further accrual.

9. **Dependence on the Exness partnership.** The program operates under Pip2Dollar's confirmed rebate-sharing arrangement with Exness. If Exness materially changes or terminates rebate arrangements, accrual stops from the effective date of that change; bonuses settled before that date remain payable.

10. **General.** These Terms incorporate the Pip2Dollar Client Services Agreement and Privacy Policy by reference; defined terms carry the same meaning. Governing law and dispute resolution follow the Client Services Agreement. Electronic acceptance is recorded with timestamp and version hash.

Trading CFDs carries a high risk of loss. Referral bonuses relate to Pip2Dollar's partner-rebate revenue and are not investment returns. Pip2Dollar is independent of Exness.