

BrainTrade “iPhone 17” Refer-a-Friend Reward Program

Terms and Conditions

Introduction

1. This campaign is organised by Braintrade (www.thebraintrade.com) (“**BrainTrade**” or the “**Website**”), a website operated BT Nexus Limited (the “**Company**”, “**we**”, “**us**” or “**our**”). All content and services provided by the Company are for educational and general marketing purposes only and do not constitute investment, financial, legal or tax advice.
2. The present terms and conditions (the “**Campaign Terms**”) govern the limited-time “iPhone 17” refer-a-friend campaign (the “**Campaign**”) offered to approved ambassadors under the BrainTrade Ambassadors Program (the “**Program**”). These Campaign Terms apply in addition to the BrainTrade [Ambassadors Program Terms and Conditions](#) (the “**Ambassador Terms**”) and the [Terms and Conditions](#) as available on the Website. Capitalised terms used but not defined in these Campaign Terms have the meaning given to them in the Ambassador Terms.
3. By participating in the Campaign, you unconditionally acknowledge that you have read, understood and agree to be legally bound by these Campaign Terms and the Ambassador Terms. In the event of any conflict between these Campaign Terms and the Ambassador Terms in relation to the Campaign, these Campaign Terms shall prevail.

Campaign Period

4. The Campaign starts on 1st of August 2026 at 00:00 (UTC time) and ends at 23:59 (UTC time) on the 31th of October 2026, or, if earlier, at the moment the maximum number of Prizes set out in clause 17 have been awarded (the “**Campaign Period**”).
5. Qualification criteria completed after the end of the Campaign Period will not give rise to any entitlement to a Prize.

Eligibility

6. The Campaign is open only to Ambassadors who:
 - a) have been approved by the Company as Ambassadors in accordance with the Ambassador Terms;
 - b) are legally residents in one of the countries where the Campaign is available i.e. Sweden, Poland, Italy or France;
 - c) are registered users of the Braintrade educational platform;
 - d) maintain an eligible educational package above the Default level which remains valid and has not been cancelled, refunded, charged back, downgraded to a lower level, or otherwise invalidated throughout the Campaign Period (hereinafter referred to as the “**Active Package**”);
 - e) have applied for or been invited to participate in the Ambassador Program and have been approved by the Company;
 - f) successfully complete any identity, eligibility or fraud-prevention checks reasonably required by the Company for the administration of the Campaign;
 - g) remain active during the Campaign Period and continue to hold an Active Package when any reward is verified and awarded.

7. The Company reserves the right to reject any Ambassador if they do not meet the eligibility requirements set out in Clause 6 of these Campaign Terms and the Ambassador Terms.

How to Qualify

8. Subject to these Campaign Terms, an Ambassador qualifies for one (1) Prize subject to the Campaign Terms when, during the Campaign Period:
 - (a) five (5) new referred users register with BrainTrade using the Ambassador's valid Ambassador Code or referral link; and
 - (b) each of those five (5) users becomes an Eligible Referred User under the Ambassador Terms; and
 - (c) at the time the Company verifies entitlement to the Prize, all five (5) Eligible Referred Users continue to hold an Active Package.
9. The Ambassador must themselves hold an Active Package at the moment of validation of the Prize.
10. Each Eligible Referred User may be attributed to one Ambassador only. Attribution is determined exclusively by the Company's records in accordance with the Ambassador Terms.
11. Each Ambassador may receive a maximum of one (1) Prize during the Campaign.

The Prize

12. The prize is one (1) Apple iPhone 17 (the "**Prize**"). The exact model, storage capacity and colour shall be determined by the Company at its discretion and are subject to availability.
13. The Prize is personal to the qualifying Ambassador, is non-transferable, cannot be exchanged or returned, and no cash or other alternative is available. If the Prize becomes unavailable for reasons beyond the Company's control, the Company may substitute it with a different prize at its discretion.
14. The Prize will be delivered to the qualifying Ambassador at an address provided by the Ambassador following the successful validation. The Ambassador is responsible for providing accurate and complete delivery details. Any customs duties, import charges or similar costs, where applicable, shall be borne by the qualifying Ambassador.
15. Apple Inc. is not a sponsor of, and is not otherwise affiliated with or involved in, the Campaign in any way.

Maximum Number of Prizes

16. A maximum of twenty (20) Prizes in total will be awarded under the Campaign across all participants combined. For the avoidance of doubt, this is a single overall cap and not a cap per countries of eligible participation.
17. Prizes will be awarded on a first-qualified, first-awarded basis, determined by the date and time at which an Ambassador satisfies all eligibility and qualification requirements under these Campaign Terms, as recorded by the Company's systems. Once the maximum number of Prizes has been awarded, no further Prizes will be available, even if additional Ambassadors subsequently meet the qualification requirements.

Validation

18. Before awarding any Prize, the Company will verify, on the basis of its own records, that:
 - a. the Ambassador has been approved under the Program and remains an Active User;
 - b. the Ambassador holds an Active Package;
 - c. the five (5) referred users registered using the Ambassador's Ambassador Code or referral link;
 - d. each of the five (5) referred users has successfully completed any identity, eligibility or fraud-prevention checks reasonably required by the Company for the administration of the Campaign;
 - e. each of the five (5) referred users holds an Active Package and all five hold such packages at the same time;
 - f. none of the relevant packages has been cancelled, refunded, charged back, downgraded to the Default level or otherwise invalidated; and
 - g. the maximum number of Prizes under Clause 16 of this Campaign Terms has not already been reached.
19. A validation period of thirty (30) days applies following the activation of the fifth Eligible Referred User's Active Package, during which all relevant packages must remain Active Packages before the Prize is confirmed.
20. The Company's decisions in relation to qualification, validation and the award of Prizes are final, subject to any non-waivable rights the participant may have under applicable law.

Exclusions and Disqualification

21. The exclusions set out in the Ambassador Terms apply in full to the Campaign. In particular, the following will not count towards qualification and may result in disqualification from the Campaign:
 - a. self-referrals, including registrations made by the Ambassador using their own or a related person's details;
 - b. duplicate or multiple accounts created by the same individual;
 - c. fraudulent, suspicious or manipulated registrations or referrals;
 - d. referrals made using false, incomplete or misleading information;
 - e. users who fail the Company's identity, eligibility or verification checks;
 - f. users whose eligible educational package is cancelled, refunded, subject to a chargeback, downgraded below the qualifying level or otherwise ineligible;
 - g. Ambassadors who fail to maintain an eligible Active Package throughout the Campaign Period, where required under these Campaign Terms;
 - h. Any conduct which, in the Company's reasonable opinion, is undertaken in bad faith or primarily for the purpose of obtaining a Prize without genuinely participating in or supporting the legitimate objectives of the Ambassador Program or the Campaign, including any attempt to circumvent these Campaign Terms or artificially satisfy the qualification criteria; and
 - i. any other activity which the Company, acting reasonably, considers abusive, fraudulent or contrary to the purpose or spirit of the Campaign.

22. The Company reserves the right to withhold, revoke or reclaim any Prize (or its value), and/or to disqualify any Ambassador or Eligible Referred User, where it reasonably determines that there has been abuse, fraud or breach of these Campaign Terms or the Ambassador Terms.

Educational Nature of the Campaign

23. BrainTrade provides educational services only. This Campaign is intended solely to promote BrainTrade's educational products and services. Nothing in these Campaign Terms or the Campaign constitutes, or should be construed as, investment advice, investment recommendations, financial product promotion, financial services, or any other regulated investment or financial service.

Taxes

24. The qualifying Ambassador is solely responsible for any personal tax or similar obligations arising from the receipt of the Prize under the laws applicable to them.

Personal Data

25. Personal data provided in connection with the Campaign will be processed by the Company in accordance with its [Privacy Policy](#), available on the Website. The Company will not publish the identity of Prize recipients without their prior consent.

Liability

26. The Company shall not be liable for any indirect, incidental, special or consequential loss or damage, or for any loss arising from technical failures, interruptions or errors affecting the Website, the Campaign or any third-party systems or services, delays in the delivery of any Prize caused by third parties, or the acts or omissions of any third-party service providers, to the fullest extent permitted by applicable law.

General

27. The Company may amend these Campaign Terms, or suspend or terminate the Campaign, at any time upon notification. Any amendments will not affect Prizes already validated at the date of the amendment.
28. If any provision of these Campaign Terms is held invalid or unenforceable, the remaining provisions shall remain in full force and effect. No failure by the Company to enforce any provision shall constitute a waiver of it.
29. These Campaign Terms may be made available in other languages for convenience. In the event of any inconsistency, the English version shall prevail at all times.
30. These Campaign Terms shall be governed by the laws of the Republic of Seychelles, and any dispute arising out of or in connection with the Campaign shall be subject to the exclusive jurisdiction of the courts of the Republic of Seychelles.

July 2026