

**GO Markets Group**

# **Affiliate Program Terms & Conditions**

VERSION: July 2022



**GO MARKETS**

first choice for trading

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### Words that we use in these Terms and Conditions

**Affiliate** means a person or an entity that has applied for and been approved by **GO Markets** in its sole discretion to the Affiliate Program;

**Affiliate Remuneration** means the compensation that is agreed to when an Affiliate is registered, which governs the Fees that an Affiliate will receive from us;

**Affiliate Portal** means dedicated Affiliates area on our website or Portal, where an Affiliate can check statistics and Fee balances, update profile, create additional Tracking URLs, select Banners and Text Links and carry out other functions in relation to the Affiliate Program;

**Affiliate Program** means the Affiliates Program to which these Terms and Conditions are agreed to between GO Markets, its affiliate and subsidiary companies in which an approved Affiliate to promote GO Markets through their digital platforms. The Affiliate Program may be amended from time to time at the GO Markets' sole and absolute discretion.

**Banners and Text Links** means any graphics, pictures, animation, artwork or text that an Affiliate can use to hyperlink potential Traders from their website to our website;

**Business Day** means a day other than Saturday or Sunday on which banks are open for general banking business in Victoria.

**CFDs** mean contracts-for-difference, being the financial products offered by the GO Markets, its affiliated companies and subsidiaries;

**CPA Plan** means the Default CPA Tiers including first qualification and secondary qualification Fees or Remuneration that we will pay the Affiliate under the Affiliate Plan, as set out either in <https://www.gomarketspartners.com> or in Affiliate Portal from time to time. Remuneration/Fees are subject to change from time to time.

**Calendar Month** means a period commencing on any day of a calendar month and ending on the corresponding day in the next calendar month but if a corresponding day does not occur in the next calendar month the period shall end on the last day of the next calendar month.

**Confidential Information** means all information concerning the organisation, business, finances, clients, suppliers, employees, affairs, transactions, trade secrets, operations, processes or dealings of the GO Markets which is not in the public domain and which is or may be received by the Affiliate in connection with this Agreement.

**Fee or Remuneration** means the Default CPA Tiers including first qualification and secondary qualification Fees or Remuneration that we will pay the Affiliate under the Affiliate Plan, as set out either in <https://www.gomarketspartners.com> or in Affiliate Portal from time to time.

**GO Markets, we, us, our** means GO Markets Pty Ltd, its affiliated companies and subsidiaries.

**Loss or Claim** means any loss, liability, action, proceeding, damage, cost or expense (including all reasonable legal costs and expenses), including liability in tort and consequential and economic losses;

**Legislation** means all Acts, Regulations, Codes of Practice and any relevant circular, directive, policy statement and the like issued by any government which apply to the provision of this Affiliate Program.

**Month** refers to Calendar Month.

**Prospective Client** means a person referred to GO Markets by the Affiliate pursuant to these Terms and Conditions and registered with GO Markets under the Affiliate Program.

**Privacy Policy** means GO Markets Group Privacy Policy;

**Qualified Trader** means a Trader that you direct to GO Markets Website(s), as identified by your Affiliate ID meeting the defined requirements.

**Qualifying Trade:** The process of opening and closing a position speculating on the movement of a tradeable instrument. Qualifying Trades are those trades executed in FX CFDs, Index CFDs and Commodity CFDs only. Qualifying trades must be open for a minimum of 15 minutes, any trade opened and closed within this time will not be considered as a Qualifying Trade.

**Qualified Client** means a Prospective Client, other than the Affiliate, who:

1. has been or is sourced by the Affiliate to GO Markets and is approved as a client and makes the minimum deposit into their account; and
2. has at least 5 closed lots and passed 15 minutes minimum trade length as set out in the Default CPA Tiers; and
3. is not already registered with GO Markets, either with the same name or under a different name/identity or a family member or cohabitant or Related Parties of the Affiliate.

**Related Parties** means (i) any member of your immediate family; (ii) any individual, corporation, partnership, joint venture, trust and any other body corporate or unincorporated organization directly or indirectly controlling, controlled by or under common control with you;

**Spread** is the difference between the buy price and the sell price of a certain instrument at the time that a Trader opens a position on our Trading Platform;

**Terms** means these Terms and Conditions, which govern your membership of the Affiliate Program;

**Tracking URL** is a unique hyperlink to our Website that we issue to you when you're approved to be a member of the Affiliate Program. The Tracking URL enables us to link you to the Traders that you've refer to us, so that we can accurately calculate your Fees or Remuneration;

**Trader** means any holder of an Account, including a Qualified Trader;

**Trading Platform** means the technology platform that we operate to allow Traders to trade foreign exchange, derivatives and other financial products online, including our billing, support, retention and promotion services and activities;

**Website** means GO Markets and its affiliated companies and subsidiary companies' websites and any other websites that we may create and make available to you from time to time; and

**You, your, and yours** means the individual or entity that accepts these Terms and Conditions.

## 1. Term

These Terms and Conditions ("Terms") apply to Affiliates onboarded to GO Markets including its affiliated companies and subsidiaries. These Terms come into force when you accept them online and will continue unless terminated under section 11.

## 2. Affiliate Program

- a. We grant to you, and you agree to accept, the non-exclusive right to direct potential Traders and/or other potential Affiliates to our Website(s), in compliance with these Terms.
- b. You acknowledge and agree that:
  - i. where applicable, you will comply with the legislative design and distribution obligations;
  - ii. these Terms don't give you an exclusive right or privilege to assist us in providing the services arising out of your referrals. For clarity, we intend to enter into similar arrangements with other Affiliates as part of the Affiliate Program;
  - iii. we may also directly or indirectly solicit referrals on terms that may differ from those contained in these Terms or contract with third parties that are similar to or compete with your site; and

- iv. you shall have no claims to Fees or Remuneration originating from Traders or Affiliates that haven't been referred solely by you in compliance with these Terms.

### 3. Affiliate Plan

- a. You'll be paid Fees or Remuneration when you're approved as an Affiliate, in line with these Terms.

### 4. Affiliate Portal

- a. You can create additional users within the Affiliate Portal to enable other people to check your statistics, Fee or Remuneration balances and carry out other functions.
- b. We reserve the right to remove or amend any tools from the Affiliate Portal at any time at our sole discretion.

### 5. Referral Activity

#### a. Anti-Spam Laws

- i. You must comply at all times with anti-spam laws in the countries where you're targeting or soliciting potential Traders when sending electronic communications. In particular, each electronic message sent in connection with the Affiliate Program must contain the following information:
  - 1. clear and accurate identification of the individual or organisation who sent the message;
  - 2. accurate information about how the recipient can contact the sender; and
  - 3. a clear, conspicuous and functioning method of opting-out (unsubscribing) from receipt of any further messages.

#### b. Non-complete

- i. You must not market to potential Traders:
  - 1. on any site where we promote our Website;
  - 2. on any internet search engine on which we promote our Website;
  - 3. in any other manner which results in you competing with us in relation to the promotion of your sites including but not limited to the promotion of your site(s) through other Affiliates; and
  - 4. regarding any other online software, application or other platform enabling online trading similar to and/or competitive with us.
- ii. We reserve the right to remove you from the Affiliate Program and void any Fee entitlements due to you if you breach these provisions.

#### c. Intellectual Property Rights

- i. You acknowledge that we'll retain the ownership of all rights (including intellectual property rights) in material we develop before or during the term of these Terms, including the Affiliate Collateral. You shouldn't construe anything in these Terms as granting you any license or right to use the Affiliate Collateral or any of our other trademarks and branding other than as permitted under these Terms.
- ii. You may display Banners and Text Links on your site, use other Affiliate Collateral, and hold yourself out to be a 'GO Markets Affiliate' for the purpose of conducting referrals under this Affiliate Program, provided that you:
  - 1. obtain our approval first before you publish any Affiliate Collateral (which we won't unreasonably withhold);

2. refrain from using Affiliate Collateral as part of your own product name, URL or as a component of another logo; and
3. display Affiliate Collateral in a way that complies with our brand guidelines and any other directions that we give you from time to time.

iii. You'll notify us immediately in writing if you become aware of an infringement on any of our intellectual property or other ownership rights, or if you become aware of a claim by any party that our products, trademarks or logos infringe on a third party's intellectual property or ownership rights.

**d. Banners and Text Links**

You must only use our Banners and Text Links in the manner directed by us and not modify them in any way without our prior written consent.

**e. Prohibited Referral Conduct**

- i. You must not engage in any illegal, improper, misleading or deceptive conduct or make any representations which may have a detrimental effect on our reputation or those of our products and services.
- ii. In particular, you must not:
  1. engage in any illegal activity of any type, such as displaying illegal content on your website or in your subscription emails;
  2. actively target or solicit:
    - A. any person who is under the age of 18 years old, regardless of the age of majority in the location where you are engaging in sourcing clients; or
    - B. any resident of the United States or any other country listed in Annex 1 or
    - C. any consumer determined unsuitable for trading CFDs.
  3. login to Trader accounts or conduct trading activities on their behalf;
  4. operate a website that contains or promotes misleading, defamatory or illegal content, or a link to a website that does so. Misleading content includes making any promises whatsoever in relation to returns and displaying our disclaimer, licence or financial registration number without our express permission;
  5. engage in anti-social behaviour towards Traders, including the use of aggressive language, and/or the exercising of 'pressure-selling' techniques;
  6. send unsolicited commercial electronic messages (spam) or make frequent or repeated unsolicited calls to Traders or potential Traders;
  7. place links to our Website(s) in commercial electronic messages, display advertising networks, counters, guestbooks, forums, blogs, chat rooms or other similar internet resources;
  8. enable bad faith transactions, including via any device, program, robot, IP address, redirects and 'bogus' traffic;
  9. establish any promotion that provides rewards, points or compensation to a Trader for registering for an account with us, including any kind of rebate deal, without our prior approval; or
  10. take any action that would dilute or tarnish the value of our trademarks or branding.

**f. Consequences of Prohibited Conduct**

- i. If we detect suspicious activity or a potential breach of this section linked to your Affiliate ID, we may:
  1. suspend your Affiliate ID pending further investigation; and
  2. we reserve the right to delay payment of any Fees due to you for up to 180 days while we verify the relevant transactions.
- ii. Notwithstanding Section 5.f.i above, if we determine, in our sole discretion, that you have engaged in any activity in breach of this section 5, we reserve the right to terminate these Terms immediately under section 5 and void any entitlements due to you.

**6. Trades**

- a. You acknowledge and agree that:
  - i. Traders are our clients and that you're not a party to the contractual relationship between Traders and us;
  - ii. we're the sole and exclusive owner of the names, contact information and any other data relating to Traders referred to us, including those Traders linked to your Affiliate ID;
  - iii. we're the sole and exclusive owner of the names, contact information and any other data relating to Traders referred to us, including those Traders linked to your Affiliate ID;
  - iv. we may access information from or about visitors to your site and may use such information for any purpose.
- b. We may, in our sole discretion, revoke any approval issued in relation to your contact with a Trader if we establish that your communication with the Trader is against our interests.
- c. We reserve the right to immediately terminate your membership of the Affiliate Program for any breach by you of this section 6.

**7. Compliance with local laws and regulations**

GO Markets has financial services licences, and related Websites, in many jurisdictions. In most cases, a Trader signs up will depend on their country of residence. Some jurisdictions have specific requirements for advertising and marketing CFDs including to whom CFDs are unsuitable as per target market determination. You must comply with all relevant local laws and regulations in the countries that you refer Traders from, including, but not limited to:

- i. Australia, Europe and the United Kingdom:

If you refer Traders from Australia to our ASIC entity, in addition to the general requirements set out elsewhere in these Terms, you must only refer Traders in line with the Target Market Determination in compliance with the legislation relating to the Design and Distribution applicable to CFDs.

If you refer Traders from Europe or the United Kingdom to our CySEC entity, in addition to the general requirements set out elsewhere in these Terms, **you must:**

1. only refer Traders to us in line with our global distribution strategy, as provided to you and updated from time to time;
2. provide fair, clear and non-misleading statements and content resulting in a balanced presentation of risks and benefits of the product distributed;
3. use the standardised risk warnings that we provide to you, as updated from time to time;
4. not offer any incentive or inducement to Traders unless pre-approved by us;

5. not advertise higher leverage than what is prescribed in local regulations;
6. not use the logos of any financial services authorities;
7. not provide regulated activities without a proper license; and
8. make all referrals in compliance with MiFID II.

## 8. Fees or Remuneration

GO Markets follows CPA Tiers including first qualification and secondary qualification Fees or Remuneration that we will use to pay the Affiliate under the Affiliate Plan, as set out either in <https://www.gomarketspartners.com> or in Affiliate Portal from time to time.

- 8.1 GO Markets will only pay Fees or Remuneration for the Qualifying Trades executed in the first Account opened by the Qualified Client referred by the Affiliate, as agreed to from time to time.
- 8.2 Any toxic trades through Expert Advisor or other automated trading systems will be excluded from earning fees. GO Markets may decline to pay fees to the Affiliate if GO Markets in its sole discretion, determines that the trades have been done excessively in order to generate Fees or Remuneration for the Affiliate without a legitimate intent of the Client to profit from market movements.
- 8.3 GO Markets, in its sole discretion, may decline to pay fees to the Affiliate, if GO Markets determines that the Affiliate has either directly or indirectly, engaged, encouraged or promoted any malpractice, misconduct, unethical behaviour or abuse of the Affiliate Program.
- 8.4 GO Markets shall be entitled to deduct and withhold from any fee payable to the Affiliate, any tax or other amount it is required by any law or regulation to do so, and any other amount payable by the Affiliate to GO Markets.
- 8.5 Qualifying trades are those trades executed in FX CFDs, Index CFDs and Commodity CFDs only.
- 8.6 GO Markets will calculate Fees or Remuneration due to the Affiliate which will be made available to the Affiliate at one-month in arrears in a designated account for the Affiliate.
- 8.7 The Affiliate will only be entitled to Fees or Remuneration under Section 8.1 where the Prospective Client engages GO Markets to provide CFDs and then becomes a Qualified Client. The Affiliate cannot claim any rebate from its own or related parties trading account.
- 8.8 The Affiliate acknowledges and agrees that under no circumstances will GO Markets be liable to a third party for the payment of any commission or other fee, and the Affiliate agrees to indemnify GO Markets for all costs, liability, loss, damage or expense that GO Markets may incur as a result of any claim or proceeding that is made or threatened or commenced against GO Markets by any third party whatsoever.
- 8.9 GO Markets may change the CPA Tiers including first qualification and secondary qualification Fees or Remuneration at any time and at its sole and absolute discretion, by sending the Affiliate a notice to such effect by email. In the event the Affiliate does not agree to such change, it shall notify GO Markets by return email within three (3) business days of receiving such notice from GO Markets and the Agreement shall terminate immediately. In the event the Affiliate does not notify GO Markets by email within three (3) business days from receipt of the notice, it shall be deemed as an approval by the Affiliate to such change in Fee or Remuneration.
- 8.10 In the event of a dispute about whether a Trader is a Qualified Trader, our decision is final.
  - i. Neither you nor your Related Parties are eligible for Qualified Trader status in connection with your Affiliate ID.
  - ii. If you or any of your Related Parties become a Trader in connection with your Affiliate ID (in other words, if you refer an Account registered to yourself or any of your Related Parties to us

under your Affiliate ID), you are not entitled to payment of any Fees or Remuneration in connection with that Account.

8.11 GO Markets reserves the right, in its sole and absolute discretion, to change, modify, add or remove, at any time, any criteria applying to any of the CPA Tiers, including its first qualification and second qualification, including without limitation, setting any baseline, threshold, minimum deposits/earnings and/or other requirement(s) for qualifying into the CPA Tiers or for receiving any Fee or Remuneration set out as per this Agreement.

## 9. Liability, warranties and indemnity

### a. No warranty

- i. To the extent permitted by law, we provide no warranty and make no representations that our Website, Banners and Text Links or Tracking URLs are accessible or free of errors, viruses or security threats.

### b. Liability for other conditions or warranties

- i. Our liability to you for any non-compliance with a statutory guarantee or Loss or Claim arising out of or in connection with these Terms or any breach by us of these Terms however arising (whether for breach of these Terms, tort (including negligence), statute, custom, law or on any other basis), is limited to the amount of Fees paid by us to you in the 12 months prior to the action giving rise to the liability.
- ii. All representations, conditions, warranties and terms that would otherwise be expressed or implied in these Terms by general law, statute or custom are expressly excluded (to the extent that such representations, conditions, warranties and terms can be excluded at law).

### c. When we won't be liable to you

- i. We, our subsidiaries, officers, directors, employees and suppliers are not responsible or liable to you for:
  1. any Loss or Claim arising as a result of any failure of any software, hardware, communication technology or other system;
  2. any Loss or Claim relating to the provision of data made available through the Affiliate Portal, including delays, disruptions, inaccuracies or the loss of data;
  3. any Loss or Claim relating to your use of, or reliance upon any data provided to you via the Affiliate Portal;
  4. the actions or inaction of third parties (including those which may be negligent or unauthorized) relating to the Affiliate Program or the Affiliate Portal;
  5. any Loss or Claim arising from a failure by us to comply with these Terms for any cause which couldn't be reasonably controlled or prevented by us; or
  6. any Loss or Claim arising from a failure by you to comply with tax laws in relation to your Fee entitlements.

### d. Indemnity to us

- i. Subject to section 9(d)(ii) above, you indemnify us, our subsidiaries, directors, officers, employees and suppliers (Indemnified Parties) against any Loss or Claim suffered or incurred by any of them arising from:
  1. a breach by you of these Terms;

2. any unlawful, fraudulent, negligent or wilful act or omission carried out by you as a member of the Affiliate Program; and/or
  3. any infringement or alleged infringement on a third party's intellectual property rights by you whilst acting in your capacity as a member of the Affiliate Program.
- ii. If an Indemnified Party caused or contributed to any Loss or Claim, then your liability under this section will be limited to the amount of the Loss or Claim which is directly attributable to your conduct.

## 10. Disputes

- a. A party to these Terms may not start legal proceedings in relation to a dispute arising out of these Terms unless it first complies with this section.
  - i. the party raising the dispute must notify the other party in writing; and
  - ii. each party must use its best efforts to resolve the dispute.
- b. If the parties are unable to resolve the dispute within 30 days of notification, either party may terminate the dispute resolution process by notice in writing to the other party.

## 11. Termination

- a. Either party can terminate these Terms by providing the other party with at least 7 days' written notice.
- b. We may terminate these Terms immediately at any time, by providing you with written notice if you:
  - i. breach any of these Terms; and
  - ii. the breach can be remedied but you fail or refuse to do so within 7 days of us telling you about the breach;
  - iii. act in a way which, in our opinion, brings our brand into disrepute.
- c. On termination:
  - i. if these Terms have been terminated by you or us under section 11, we'll pay you any Fees to which you are entitled for referrals that take place up to and including the effective date of termination. For clarity, you won't be entitled to receive Fees for any referrals that take place following the effective date of termination;
  - ii. you must immediately:
    1. stop promoting yourself as a member of the Affiliate Program; and
    2. withdraw from publication and/or delete any Banners, Text Links or Affiliate Collateral that we've provided to you as part of the Affiliate Program.
- d. You acknowledge and agree that if we terminate these Terms under section 11, your entitlement to any accrued but unpaid Fees will be voided and those Fees will not be paid to you.

## 12. Privacy

- a. You agree that you read and understood GO Markets Group Privacy Policy.
- b. We may provide you with a notice or other communication by a posting within the Affiliate Portal. That notice or other communication is regarded as being given by us and received by you when the posting is made. We recommend that you regularly check the Affiliate Portal for notices or other communications.
- c. Where possible we'll collect your information from you, but we may also collect it from public sources such as social media websites, or from third parties that provide us with marketing leads.

- d. You acknowledge that GO Markets entities are licenced in multiple jurisdictions and you agree that we may share your personal information within our group of related entities. Each GO Markets entity will treat your personal information in accordance with its Privacy Policy and any local laws or regulations.
- e. If you don't provide your personal information to us, it may affect our ability to do business with you. You consent to us collecting, using and disclosing your personal information for those purposes. You can ask us not to use your information to promote our products and services by following the procedure outlined in the GO Markets Group Privacy Policy.
- f. GO Markets Group Privacy Policy contains information on how to:
  - i. update your preferences about the promotional material we send to you;
  - ii. request access to and seek correction of the personal information we hold about you;
  - iii. make a privacy complaint; and
  - iv. how we'll deal with your complaint.
- g. You can contact us:
  - i. by email at [support@gomarketspartners.com](mailto:support@gomarketspartners.com) or
  - ii. by phone on +61 3 8566 7680

### 13. General

#### a. **This is our complete Terms and Conditions**

These Terms and the documents incorporated by reference, including the Affiliate Program, your Affiliate application and any details relating to your Affiliate Plan provided to you by email or phone from time to time, contain the whole agreement between us and you in relation to the Affiliate Program. Any representations or warranties made by our staff before your membership of the Affiliate Program was approved are not effective unless expressly set out in these Terms. Any waiver of our rights or powers under these Terms may only be given in writing signed by our authorised officer.

#### b. **Independent Contractors**

The relationship between you and us is that of independent contractors. Nothing in this agreement creates any partnership, joint venture or agency relationship between you and us and you have no authority to make any representations on our behalf.

#### c. **If some of these Terms can't operate**

If any part or provision of these Terms are void, unenforceable or illegal in a jurisdiction, that part or provision doesn't apply in that jurisdiction. However, the remainder of the Terms continue to operate in that jurisdiction unless this would alter the basic agreement between you and us, in which case we can terminate your membership of the Affiliate Program at our option.

#### d. **No waiver by us**

If we don't insist upon strict performance of any part or provision of these Terms, that waiver won't be deemed to be a waiver of a subsequent breach or default of these Terms by you.

#### e. **Assignment**

You can't assign or otherwise transfer the benefit of these Terms without our prior written consent. We may assign or otherwise transfer the benefit of these Terms at any time without your consent.

#### f. **Applicable laws**

These Terms are governed by the laws of Victoria, Australia and the courts of Victoria have jurisdiction over the parties to these Terms (being you and us).

**g. Good Faith**

You and any Qualified Trader must act in good faith. We reserve the right, at any time and in our sole discretion, to withhold any Fee and/or suspend or permanently terminate trading account access for any Qualified Trader, if you or any Qualified Trader:

- i. engage in any actual or suspected abuse of these Terms and Conditions; or
- ii. we have reason to suspect that you or any Qualified Trader have acted fraudulently or obtained an unfair or unintended advantage under these Terms and Conditions.

**14. Confidentiality and Privacy**

- a. During your Affiliate Program membership and for a period of three (3) years after your membership ends, you won't share or permit to be shared with any third parties any information that we've provided to you (apart from information that's already in the public domain) as a member of the Affiliate Program.
- b. We'll comply at all times with our Privacy Policy, and section 12, in relation to any personal information that you share with us under these Terms.

**15. Changes to these Terms**

We may change any of these Terms by providing you with at least 3 days' written notice. The notice must explain the general nature of the changes and enclose a copy of the updated Terms with the changes included. Your continuing participation in the Affiliate Program following expiry of the notice period will be taken as your acceptance of the changes.

**16. Notices**

- a. You agree that all communications between you and us in relation to the Affiliate Program will be by email or by us posting a notification in the Affiliate Portal, unless another method is agreed to by the addressee.
- b. Any notice or other communication to or by a party by email is regarded as being given by the sender and received by the addressee at the time it was sent, (unless the sender receives a delivery failure notification indicating that the email has not been delivered).
- c. If the delivery or receipt is after 5.00pm (addressee's time) it is regarded as received at 9.00am the following Business Day (being a day which isn't a public holiday or a weekend in Victoria, Australia).

We may provide you with a notice or other communication by a posting within the Affiliate Portal. That notice or other communication is regarded as being given by us and received by you when the posting is made. We recommend that you regularly check the Affiliate Portal for notices or other communications

**17. Fees or Remuneration and Payment**

**a. Currency**

Unless otherwise agreed with us in writing, all Fees are generated in United States Dollars (USD), including monetary values within the Affiliate Portal.

**b. Tracking**

- i. Your Fees will be calculated based on the Trader activity linked to your Affiliate ID which we identify via your Tracking URL or sign-up bonus codes issued to you. You can access reports regarding the Trader activity associated with your Affiliate ID in the Affiliate Portal.
- ii. We accept no responsibility for a failure by you or any Trader, to effectively link to your Trader's activity in connection with this Affiliate Program (e.g., through a failure to use the correct Tracking URL or enter a signup code).

- iii. We reserve the right to verify any Qualified Traders referred by you prior to honouring any Fee entitlement.

**c. Payment**

- i. You'll be paid your Fee entitlements monthly in arrears, subject to satisfactory verification (where relevant), the terms of your Affiliate Plan and this section 17.
- ii. Fees will be made directly into your bank account within 30 days of us receiving a receipt a valid tax invoice from you, provided that your Fee balance is over USD\$400 or equivalent. If your Fee balance is less than USD\$400 or equivalent for a given month, the balance will be carried over and added to your Fee entitlement for the following month.
- iii. You acknowledge that exchange rates for international wire transfers will be set by the receiving bank. We have no control over these rates.

**d. Tax**

- i. All Fee entitlements will be paid to you inclusive of GST, where applicable.
- ii. You're responsible for paying all duties (e.g., stamp duty, other government charges and financial institution account fees, if applicable) payable and complying with the applicable tax laws in relation to your membership of the Affiliate Program.

**18. Review**

At our request, you must participate in a performance and compliance review with your GO Markets account manager.

## 19. Annex 1 – Banned Countries

Afghanistan  
Azerbaijan  
Albania  
Belarus  
Bosnia and Herzegovina  
Burundi  
Barbados  
Burkina Faso  
Central African Rep  
Cuba  
Congo  
Cote D'Ivoire  
Cambodia  
Cayman Islands  
China  
Ethiopia  
Eritrea  
Gaza Strip  
Guinea Bissau  
Guinea  
Gibraltar  
Haiti  
Iran  
Iraq  
Jamaica  
Jordan  
Lebanon  
Libya  
Mali  
Myanmar  
Morocco  
Montenegro  
Moldova  
Nicaragua  
North Korea (DPRK)  
Pakistan  
Panama  
Philippines  
Russian Federations  
Serbia  
Senegal  
Sierra Leone  
Somalia  
Sudan  
South Sudan  
Syria  
The Bahamas  
Trinidad and Tobago  
Tunisia  
Turkey  
Uzbekistan  
Uganda  
Ukraine  
Venezuela  
Vanuatu  
West Bank (Palestine Territory)  
Yemen  
Zimbabwe  
Israel  
Belgium  
Canada  
USA  
American Samoa  
Guam  
United States Virgin Islands