



# WISUNO LIMITED

Wisuno Loyalty Program

V1.4 - April 20, 2026

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A platform built for speed, security  
& smarter trading

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## TERMS AND CONDITIONS

### A. Introduction

1. WISUNO LIMITED is a company registered in the Republic of Seychelles and is regulated by the Financial Services Authority of Seychelles ("FSA") under License Number SD178. The registered office address of WISUNO LIMITED is Office 12, 3rd Floor, IMAD Complex, Ile Du Port, Mahe, Republic of Seychelles.
2. The Wisuno Loyalty Program (herein the "Loyalty Program" or "Program") is offered by Wisuno, operated under WISUNO LIMITED (herein the "Company" or "Wisuno"), and is available to all eligible clients and Introducing Brokers ("IBs") participating in the Company's services. By participating in this Loyalty Program, you acknowledge and agree to comply with these Terms and Conditions, which are incorporated herein by reference, as well as any other applicable rules and regulations of the Company.

### B. Eligibility Criteria

1. Subject to, and without prejudice to, all other Wisuno Terms and Conditions, this Loyalty Program is available exclusively to the Company's clients and IBs ("Participants") who meet all eligibility criteria for the Program as set out herein. Wisuno may request additional KYC/AML documentation at any time, and failure to provide such documentation promptly may result in suspension or removal from the Program.
2. The Program may be offered by the Company from time to time to reward trading activity by offering tiered point multipliers and redeemable rewards based on performance.
3. Participants must meet all the following criteria to be eligible for and to participate in the Loyalty Program:
  - (a) Be a verified client or IB with a funded live trading account with Wisuno.
  - (b) Have opened and approved a Standard, Cent, ECN, or swap-free account.
  - (c) Trade eligible products (Forex, Gold, Crude Oil, Natural Gas) in compliance with valid lot rules.

#### 4. PAMM Accounts Excluded:

PAMM (Percentage Allocation Management Module) accounts are expressly excluded from participation in this Loyalty Program. Any trading activity conducted through a PAMM account, whether as a master account or a follower account, shall not earn Trading Points, contribute to tier upgrades, count toward monthly maintenance volume, or qualify for any rewards under this Program. The Company reserves the right to exclude any account determined to be operating as or functioning similarly to a PAMM structure.

5. The Company, at its absolute and sole discretion, offers the Program to eligible Participants as it deems appropriate.
6. Without limiting the foregoing, participation in the Loyalty Program is not allowed for people under the age of 18 or who are otherwise under legal age in their country of residence ("Minor"). If you are a Minor, you may not participate in the Loyalty Program.

7. If the registration and/or trading data of a participant in the Loyalty Program corresponds with the registration and/or trading information, including but not limited to the IP address, of another participant in the Loyalty Program, we reserve the right to immediately close these accounts and disqualify such individuals from opening other Wisuno accounts or from participating in programs, bonuses, or other promotions that Wisuno may offer in the future. As used in this Agreement, Intermediary and Related Party shall include any person or entity bearing a relationship with any participant in the Loyalty Program, including, without limitation:

(a) family members, including without limitation, brothers, sisters, spouses, ancestors, lineal descendants and collateral descendants;

(b) a person or entity, known to another participant in the Program, either directly or indirectly through one or more intermediaries, who controls or who, directly or indirectly, through one or more intermediaries, is controlled by or is under the common control of another participant in the Program. For purposes of this Agreement, the term "control" (including, with correlative meaning, the terms "controlled by" and "under common control with"), as used with respect to any participant in the Program, shall mean the possession, directly or indirectly through one or more intermediaries, of the power to direct, influence, or manage the actions of such person or entity.

8. Similarly, persons associated in any manner whatsoever with the Company or with companies that may from time-to-time run promotions, contests and/or surveys for Wisuno or Wisuno related entities, in the context of which access to the Loyalty Program is offered, are not allowed to participate in the offer.

9. This Program cannot be combined with any other bonuses or promotions offered by Wisuno or its related entities unless expressly permitted in writing by the Company.

### C. Loyalty Program Period And Point Definition

1. The Loyalty Program commences on **1st April 2026** and is ongoing with no fixed end date. The Company reserves the right to modify, suspend, or terminate the Program at any time in accordance with Section J (General Terms).

Participant Type	Points per Valid Lot
Client	1 lot = 1 point
IB	1 lot = 0.5 point

#### 2. Trading Point Definition:

The above represents the **base points** before applying the tier multiplier.

Final Reward Points are calculated as:

$$\text{Reward Points} = \text{Base Points} \times \text{Tier Multiplier}$$

(See Section D.1 for tier multipliers)

**Examples:**

- a) Client, Standard Account, Platinum Tier: 1 valid lot × 1 point (base) × 1.8 (multiplier) = 1.8 points  
 b) IB, Standard Account, Gold Tier: 1 valid lot × 0.5 point (base) × 1.5 (multiplier) = 0.75 points

**D. Tier Structure, Points Accumulation & Multipliers**
**1. Tier Structure and Point Multipliers**

Tier	Point Multiplier
Bronze	1.0x
Silver	1.2x
Gold	1.5x
Platinum	1.8x

**How the multiplier works:**

Reward Points = Base Points × Tier Multiplier

**2. Points Per Lot by Account Type**

Account Type	Points per Valid Lot
Standard Account	1.0 point
ECN Account	0.5 point
Cent Account	0.01 point

**Examples:**

- Standard Account + Platinum Tier: 1 valid lot × 1.8 = 1.8 points  
 ECN Account + Gold Tier: 0.5 point × 1.5 = 0.75 points  
 Cent Account + Bronze Tier: 0.01 point × 1.0 = 0.01 points per lot

### 3. Tier Upgrade Requirements (Lifetime Points from Valid Lots)

#### Clients:

Upgrade	Points Required
Bronze → Silver	2,000
Silver → Gold	5,000
Gold → Platinum	10,000

#### IBs:

Upgrade	Points Required
Bronze → Silver	5,000
Silver → Gold	20,000
Gold → Platinum	50,000

Points are cumulative over the lifetime of the account. Once a tier is achieved, the participant retains it subject to maintenance requirements below.

#### 3.1 Upgrade Timing – Any Month of the Year

Participants may upgrade to a higher tier at any month of the year immediately upon meeting the required lifetime points (as set out in Section D.3). No need to wait until December 31st.

#### Example – Client Upgrade:

Month	Action	Result
March 15, Year 1	Client reaches 2,000 lifetime points	Immediately upgraded from Bronze → Silver
July 10, Year 1	Client reaches 5,000 lifetime points	Immediately upgraded from Silver → Gold
November 5, Year 1	Client reaches 10,000 lifetime points	Immediately upgraded from Gold → Platinum

#### 4. Tier Maintenance Requirements (Yearly Valid Lots)

To maintain a tier above Bronze, participants must meet the following minimum valid lots per calendar year (January 1st to December 31st):

Clients:

Tier	Yearly Valid Lots Required
Silver	100
Gold	300
Platinum	500

IBs:

Tier	Yearly Valid Lots Required
Silver	1000
Gold	3000
Platinum	5000

Bronze tier has no maintenance requirement.

#### 4.1 How Upgrade and Maintenance Work Together – Summary Timeline

Event	Timing	Rule
Upgrade	Any month of the year	Upon meeting lifetime points requirement (Section D.3)
Maintenance check	December 31st (once per year)	Based on yearly valid lots (Jan 1 – Dec 31)
Downgrade effective date	January 1st	If yearly requirement not met on Dec 31
Grace period	Not applicable	Downgrade is immediate on Jan 1st

**Example – Full Scenario (Client):**

Period	Event	Lots Traded (Yearly)	Result
March 15, Year 1	Reaches 2,000 points	N/A	Upgraded to Silver immediately
June 10, Year 1	Reaches 5,000 points	N/A	Upgraded to Gold immediately
September 5, Year 1	Reaches 10,000 points	N/A	Upgraded to Platinum immediately
December 31, Year 1	Maintenance check	550 lots	Maintains Platinum for Year 2
December 31, Year 2	Maintenance check	200 lots	Fails → Downgraded to Gold on Jan 1 of Year 3
December 31, Year 3	Maintenance check	550 lots	Meets Platinum requirement → Upgraded back to Platinum on Jan 1 of Year 4

**5. How Maintenance is Checked**

- (a) Maintenance is reviewed annually on December 31st of each calendar year;
- (b) The requirement is based on valid lots traded during that calendar year only (January 1st to December 31st), not cumulative across years;
- (c) Valid lots = trades meeting the 180-second holding time + eligible products (Forex, Gold, Crude Oil, Natural Gas).

**6. If Requirement is Met**

If the participant meets or exceeds the yearly valid lot requirement:

- Tier is maintained for the following calendar year;
- All tier benefits continue;
- No action needed.

**7. If Requirement is Not Met**

If the participant fails to meet the yearly valid lot requirement by December 31st:

- No grace period applies;
- Tier is immediately downgraded by 1 tier effective January 1st of the following year;
- The participant starts the new year at the lower tier.

**Example – Client (Platinum, requires 500 lots/year for maintenance):**

Year	Event	Lots Traded	Result
Year 1	Upgraded to Platinum in March (met 10,000 lifetime points)	N/A	Platinum effective immediately (upgrade)
Year 1	Dec 31 maintenance check	550 lots	Maintenance requirement met → Maintains Platinum for Year 2
Year 2	Dec 31 maintenance check	200 lots	Maintenance requirement failed → Downgraded to Gold on Jan 1 of Year 3
Year 3	Dec 31 maintenance check	550 lots	Meets Platinum maintenance requirement (500) → Upgraded back to Platinum on Jan 1 of Year 4

### 8. Re-qualifying After Downgrade

After a downgrade, participants may move back up to their previous tier by meeting the **yearly maintenance requirement** of that higher tier for **one full calendar year**.

- No need to re-accumulate lifetime upgrade points;
- Points already earned remain in the account.
- Once the requirement is met for one month, the tier is restored on January 1st of the following year.

**Example – Re-qualification After Downgrade:**

Year	Tier	Lots Traded	Result
Year 1	Platinum	200 lots	Fails → Downgraded to Gold on Jan 1 of Year 2
Year 2	Gold	550 lots	Meets Platinum requirement (500) → Upgraded back to Platinum on Jan 1 of Year 3

### 9. No Grace Period

The Loyalty Program does not operate a grace period for maintenance failures. If a participant fails to meet the yearly valid lot requirement by December 31st, downgrade takes effect immediately on January 1st of the following year.

Participants are encouraged to monitor their trading volume throughout the year to ensure maintenance requirements are met.

## E. Valid Lot Rules

### 1. Minimum Holding Time – 180 Seconds

To qualify as a valid lot for:

- Trading Points.
- Tier upgrade points.
- Monthly maintenance volume.

A trade must be held for at least 180 seconds (3 minutes) from open to close.

Trades closed in less than 180 seconds are completely excluded from the Program (no points, no maintenance credit, no upgrade credit).

Meeting the minimum holding time or lot requirement does not in itself constitute valid trading activity. Wisuno reserves the right to assess the quality, risk exposure, profitability distribution, and economic substance of trading activity when determining eligibility. Wisuno retains full discretion to determine whether trading activity demonstrates genuine market risk exposure. Trades deemed artificial, coordinated, or executed solely to generate points may be excluded.

## **2. Eligible Products Only**

Only trades in the following products count as valid lots: Forex, Gold, Crude Oil, Natural Gas.

## **F. Points Expiry & Redemption**

### **1. Points Expiry – No Expiry**

Your points never expire. Points remain in your account indefinitely. No action needed to preserve points. Points are only deducted upon redemption or if forfeited due to abuse (Section H). Notwithstanding the foregoing, the Company reserves the right, upon 30 days' written notice, to introduce a points expiry policy applicable to future points accumulation. Points accumulated prior to such change shall have a minimum 12-month transition period.

### **2. How to Redeem Points**

- (a) Log in to the client portal / IB portal;
- (b) Navigate to Loyalty Program;
- (c) Select desired reward;
- (d) Confirm redemption;
- (e) Rewards are processed within:
  - Cash: Instant credit to your trading account;
  - Physical goods: approx. 14–21 business days;
  - Vouchers: approx. 7–14 business days.

These timeframes are indicative only and not guaranteed. The Company shall not be liable for delays caused by third-party suppliers, or circumstances outside the Company's reasonable control. The Company reserves the right to adjust point multipliers or reward structures if the cost ceiling is approached. "Cost ceiling" means the maximum aggregate monthly rewards budget as determined by the Company from time to time. If projected redemptions exceed the cost ceiling, the Company may

pro-rate rewards, introduce a redemption queue, or adjust conversion rates upon 14 days' advance notice to affected participants. The Company reserves the right to provide equivalent rewards of equal value if the chosen reward is not available.

## **G. Trading Conditions**

(a) Where a client executes his/her trades through a Virtual Private Server (VPS), Wisuno reserves the right to disqualify those trades and exclude them from the Loyalty Program where VPS usage is associated with latency arbitrage, coordinated trading, execution manipulation, or synchronized strategies across multiple accounts. Wisuno may exclude such trading activity from point calculation. Participants must disclose any use of automated trading systems, EAs, scripts, or third-party execution tools. Failure to disclose constitutes grounds for disqualification.

(b) Clients can use any payment method provided by Wisuno to deposit and participate in this Loyalty Program.

(c) Where a client places his/her orders together with other clients using the same device, or using the same IP address, or operated by other parties, Wisuno reserves the right to disqualify such clients from the Loyalty Program.

## **H. Markets Abuse**

The Company strictly prohibits any form of market abuse by its clients, including but not limited to the following trading activities:

- a. **Scalping:** Clients are prohibited from engaging in rapid buying and selling of financial instruments within short time frames to profit from price movements. Such practices disrupt market integrity and are considered abusive.
- b. **Insider Trading:** Clients are strictly forbidden from trading based on non-public, material information. Insider trading undermines market fairness and is illegal under applicable laws and regulations.
- c. **Swap-Free Abuse:** Clients must adhere to the terms and conditions of swap-free accounts without engaging in manipulative practices aimed at exploiting this feature for unfair advantage. Any misuse of swap-free accounts, as determined in Wisuno's sole discretion, shall be considered abusive behavior.
- d. **Spoofing:** Clients are prohibited from placing orders with the intent to cancel them before execution to deceive other market participants. Spoofing distorts market prices and is considered market manipulation.
- e. **Churning:** Clients are prohibited from excessive trading in their accounts solely for the purpose of generating commissions or fees, as determined by Wisuno in its sole discretion.
- f. **Arbitrage:** Clients are prohibited from exploiting price discrepancies across different markets or platforms in a manner that undermines market integrity.
- g. **Full-Margin Churning:** Clients are prohibited from engaging in excessive, repetitive trading that utilizes the full available margin with the primary purpose of generating commissions, fees, or financing charges rather than pursuing legitimate investment objectives. During periods of data

release, market suspension, or illiquid conditions is strictly prohibited, as such orders may be deemed invalid. Such practices artificially inflate account turnover, increase systemic risk, and are considered abusive conduct that undermines market integrity and client protection.

The Company reserves the right to take appropriate action, including but not limited to account suspension, termination, correcting, recovering, and/or applying costs to any amounts generated from any form of market abuse, termination of any promotions, and legal proceedings, against any Client found to be engaging in market abuse activities. Clients are responsible for familiarizing themselves with and complying with all relevant laws, regulations, and the Company's policies regarding market conduct.

Any trading behaviour that the Company, in its sole discretion, determines to be inconsistent with fair market conduct or the intended purpose of the Program may be deemed abusive. Wisuno may temporarily withhold withdrawals during an investigation into suspected abuse. Wisuno may report suspected abusive or unlawful activity to relevant regulatory authorities.

## I. Hedging

a. Clients are prohibited from entering into transactions that offset or neutralize the risk exposure of their primary positions in a manner that circumvents the intended market risk or regulatory requirements. Such practices may distort the true risk profile of the account and undermine compliance objectives. Hedging positions (either internally within the same account or externally between multiple accounts) is strictly prohibited under this. Loyalty Program. Any detected hedged positions may result in disqualification from the Program, forfeiture of the incentive reward, and/or cancellation of related profits. The Company's determination of whether positions constitute hedging shall be final and conclusive.

## J. General Terms

1. Participants need to register and open an account with Wisuno to participate in the Loyalty Program. Wisuno may audit any participant's trading activity, account history, communication logs, or related accounts at any time.
2. The Company reserves the right, at its sole discretion:
  - (a) to decline or refuse the participation of any client or IB in the Loyalty Program; and
  - (b) to disqualify, suspend, or remove any participant from the Loyalty Program who tampers with, or attempts to tamper with, the operation of the Loyalty Program, or breaches these Terms and Conditions and/or the "Wisuno Business Terms and Conditions" available on the Company's website.
3. The Company reserves the right of final interpretation of these Terms & Conditions and the right to terminate or modify the Loyalty Program at any time without prior notice. In jurisdictions where applicable law requires advance notice of material changes, the Company shall provide such notice as required by law. The Company's liability for failure to provide such notice shall be limited to the value of any points forfeited directly as a result of termination.
4. **PAMM accounts are excluded from this Loyalty Program.** Any trading activity conducted through a PAMM account shall not earn points, contribute to tier upgrades, or qualify for rewards. Participants found to be using PAMM structures to circumvent these terms will be disqualified immediately.

5. Participants may opt-out from the Loyalty Program at any time by submitting an email entitled "Opt-Out Request" to the following email address: [support@wisuno.sc](mailto:support@wisuno.sc). We will process your request and inform you accordingly. Upon receipt of an opt-out request, the participant shall have 14 calendar days to redeem accumulated points before forfeiture takes effect. The Company shall notify the participant of this window upon acknowledgment of the opt-out.
6. Any indication or suspicion, in the Company's sole discretion, of any form of arbitrage (including but not limited to risk-free profiting), abuse (including but not limited to trading activity patterns that indicate the participant solely aims to benefit financially from this Loyalty Program without genuine trading intent or market risk exposure), fraud, manipulation, cash-back arbitrage, or any other forms of deceitful or fraudulent activity, will nullify all previously accumulated points and tier benefits earned by the participant under this Program, as well as any transactions carried out and/or profits or losses generated therein. The Company shall have the right to deduct the value of any recovered rewards from any positive balance in the participant's trading account(s). Where account balances are insufficient, the Company may pursue recovery through any available legal means. Participants expressly consent to such set-off upon acceptance of these Terms.

In such circumstances, the Company reserves the right, at its sole discretion, to:

- (a) disqualify the participant from the Loyalty Program;
- (b) close or suspend (temporarily or permanently) the participant's account(s) with the Company;
- (c) cancel all points and all benefits associated with the abusive activity; and
- (d) recover any rewards already paid or redeemed.

The Company shall not be liable for any consequences arising from such actions, including but not limited to order closure by Stop Out.

7. Participants agree to indemnify and hold harmless Wisuno from any claims, losses, damages, or liabilities arising from their participation in the Program.
8. Points have no cash value outside the Reward Mall. Points cannot be transferred between accounts or users. Points do not represent a stored value, deposit, or financial instrument and cannot be exchanged for cash under any circumstances except where explicitly offered as a reward.
9. The Company's decision shall be final and binding, subject only to mandatory dispute resolution procedures required by applicable law. Participants may submit a formal complaint to [support@wisuno.sc](mailto:support@wisuno.sc) within 30 days of a disputed decision. The Company will acknowledge complaints within 5 business days.
10. "Dormant" refers to an account that has been inactive and has not opened or closed a trade for 90 calendar days. If a participant's trading account becomes Dormant, all accumulated points remain in the account, but tier benefits may be suspended until the account becomes active again.
11. The Loyalty Program terms shall be governed by and construed in accordance with the Laws of the Seychelles. Any dispute or situation not covered by these terms will be resolved by the Company in the manner it deems to be the fairest to all concerned. Any dispute not resolved under these Terms shall be referred to binding arbitration under the rules of the Seychelles International Arbitration Centre. The Company retains the right to seek urgent injunctive relief in any court of competent jurisdiction.

12. If any of the Loyalty Program terms were to be translated into a language other than English, then the English version of these terms shall prevail where there is an inconsistency.

### **K. Risk Warning**

Trading in forex, securities and other leveraged products carries a high level of risk and may not be suitable for all investors. The value of your investments may fluctuate, and you may lose all of your invested capital, particularly when trading with leverage. Price fluctuations may render securities valueless, and engaging in the buying and selling of securities may result in losses exceeding potential profits. In some cases, you may incur unlimited losses that exceed your initial deposit. Participation in the Loyalty Program does not reduce or eliminate these risks.

### **L. Limitation of Liability**

To the maximum extent permitted by law: (a) the Company's aggregate liability to any participant shall not exceed the value of points held by that participant at the time of the claim; (b) the Company shall not be liable for indirect, consequential, or punitive damages; (c) the Company shall not be liable for failure or delay caused by circumstances beyond its reasonable control.

