

## Introduction

1. These terms and conditions (“**Terms**”) constitute an offer to participate in the CMC Invest ‘2026 Fat Prophets Member Exclusive Trading Access Offer’ (“**Offer**”).
2. Participating in the Offer constitutes acceptance of these Terms. CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFS Licence No. 246381) (“**CMC Invest**”) is the provider of the Offer.
3. Capitalised terms used but not defined herein have the meaning given to them in the CMC Invest Terms and Conditions (“**T&Cs**”) and CMC Invest Financial Services Guide (“**FSG**”) available [here](#).

## Conditions of Eligibility

4. The Offer is available to new customers of CMC Invest who have satisfied the below eligibility criteria (“**Eligibility Criteria**”) for the Offer (“**Eligible Customer**”).
5. The Eligibility Criteria for the Offer are that during the Offer Period (defined below):
  - (a) the customer is a resident of Australia, aged 18 and over;
  - (b) the customer is not an immediate family member of an employee of or contractor to CMC Invest or Fat Prophets Pty Ltd (ABN 62 094 448 549) (“**Fat Prophets**”) or any of their related bodies corporate as determined by CMC Invest in its absolute discretion.
  - (c) the customer is not an institutional or intermediary client of CMC Invest;
  - (d) the customer has received a unique promotional URL from CMC Invest and/or Fat Prophets; and
  - (e) the customer applies for a Trading Account on the CMC Invest platform using the unique promotional URL provided by CMC Invest and/or Fat Prophets.
6. The Offer is not available for and does not apply in respect of:
  - (a) Trading Accounts that form part of a deceased estate; and
  - (b) Trading Accounts that are banned or suspended.
7. In participating in the Offer the customer represents and warrants to CMC Invest that it satisfies the Eligibility Criteria during the Offer Period (defined below).

## The Offer

8. The Offer entitles an Eligible Customer to receive free brokerage of up to AUD\$15.00 per trade (including GST) in respect the Eligible Customer’s first twenty (20) trades of Australian Securities that are placed through the Eligible Customer’s Trading Account during the Validity Period (defined below) (“**Brokerage Discount**”). “**Australian Securities**” means any securities which are listed on an Australian securities exchange of which CMC Invest is a participant, including the Australian Stock Exchange, Sydney Stock Exchange and Cboe Australia. Australian Securities do not include any exchange traded options, warrants or other listed derivative products. The Brokerage Discount does not entitle an Eligible Customer to any free brokerage for trades in International Securities or digital assets.
9. The Brokerage Discount will be valid until the last day of the third calendar month from the day on which the Eligible Customer successfully opens a Trading Account with CMC Invest, which will generally be the date on which an Eligible Customer’s Trading Account is recorded as being opened on CMC Invest’s internal systems, but CMC Invest reserves the right to determine this date at its absolute discretion (“**Validity Period**”). For example, if the Validity Period starts on 30 March 2026 for an Eligible Customer, the Validity Period for that Eligible Customer will end on 31 May 2026.
10. The Brokerage Discount will be available on the Eligible Customer’s Trading Account from the date on which the Trading Account is opened and can only be used within the Validity Period. Any unused Brokerage Discount will be forfeited following the Validity period.
11. Where an Eligible Customer makes a trade of Australian Securities during the Validity Period which has no brokerage fee, such trade will not use up the Brokerage Discount or otherwise affect the Eligible Customer’s entitlement to the Brokerage Discount.
12. Where the brokerage fee paid exceeds AUD\$15.00 on a trade during the Validity Period, the remainder of the fee above AUD\$15.00 will not be subject to the Brokerage Discount and the remainder will be charged to the Eligible Customer. No additional Brokerage Discount will be provided to the Eligible Customer.
13. This Offer is not redeemable for cash and is not transferable. The Brokerage Discount does not represent a commitment to make any future payments or credits to the Eligible Customer.

14. The Brokerage Discount will not apply to any trades or orders that are not settled, or are subsequently voided, reversed or cancelled by CMC Invest in accordance with the T&Cs. If the Brokerage Discount has already been paid in respect of any trades that are not settled, or are subsequently voided, reversed or cancelled by CMC Invest, CMC Invest will deduct the Brokerage Discount in respect of such trades from the Eligible Customer's Trading Account.
15. The Brokerage Discount is subject to, and contingent upon, the Eligible Customer's compliance with these terms and the T&Cs. In addition to any other rights and remedies CMC Invest may have, any breach or suspected breach of these Terms and/or the T&Cs will entitle CMC Invest to stop offering the Brokerage Discount immediately and without prior written notice, and/or reclaim any Brokerage Discount previously paid pursuant to these Terms.
16. Each person who successfully takes part in the Offer is responsible for any and all taxes payable (if any) as a result of this Offer being awarded, received or accepted.
17. The Offer is subject to, and contingent upon, the Eligible Customer's compliance with these Terms and the T&Cs. In addition to any other rights and remedies CMC Invest may have, any breach or suspected breach of these Terms and/or the T&Cs will entitle CMC Invest to:
  - (a) exercise its rights pursuant to these Terms and the T&Cs;
  - (b) stop offering the Brokerage Discount immediately and without prior written notice; and/or
  - (c) reclaim any Brokerage Discounts previously provided pursuant to these Terms.

## Offer Period

18. The Offer is open from 12:01am on 4 March 2026 and will be available on an ongoing basis, unless withdrawn, amended or otherwise varied by CMC Invest in accordance with clause, 19 below ("**Offer Period**").
19. Subject to Applicable Laws, the Terms and/or Offer (including the Offer Period) may be extended, withdrawn, amended or otherwise varied by CMC Invest at any time, at its sole discretion and without prior notice to a customer by updating these Terms on its Website.

## Legal

20. Each Eligible Customer may only participate in the Offer in respect of one Trading Account which satisfies the Eligibility Criteria.
21. The Offer cannot be combined or used in conjunction with other introductory offers, rebates or promotions offered by CMC Invest.
22. The Offer should not form the basis of any decisions made in relation to potential trades or Trading Account activity. Furthermore, the Offer does not limit an Eligible Customer's liability in respect of Transactions and may not be used to set-off any payment obligations towards CMC Invest.
23. CMC Invest collects personal information from all participants in order to conduct the Offer. If the information requested is not provided, the participant may not participate in the Offer. Information collected from participants as part of the Offer is subject to the [CMC Markets Privacy Statement](#) and will be handled in accordance with applicable law in Australia. Where any personal information is collected and/or handled by Fat Prophets, it will be subject to the [Fat Prophets Privacy Policy](#).
24. CMC Invest's decisions in any matter in relation to this Offer will be final and conclusive. All valuations and calculations for the purposes of the Offer will be determined by CMC Invest and are final and binding on any Eligible Customer. A failure by CMC Invest to enforce any of these Terms in any instance(s) will not give rise to any claim by any person or prevent CMC Invest from taking enforcement action later.
25. CMC Invest reserves the right to refuse this Offer to any person.
26. This Offer must only be used for personal and non-commercial purposes. Any personalised URL or other link should not be published or distributed publicly.
27. All persons participating in the Offer, to the maximum extent permitted by law, release from, and indemnify CMC Invest against, all liability, cost, loss or expense ("**Liability**") arising out of or in connection with the Offer, including (but not limited to) personal injury and damage to property and whether direct or consequential, except where such Liabilities were directly caused by CMC Invest's negligence, wilful misconduct or dishonesty.
28. Except where any liability has been directly caused by CMC Invest's negligence, wilful misconduct or dishonesty, CMC Invest will not be liable to any customer in relation to the Offer (including for any losses arising as a result of participation in the Offer) and the provisions of clauses 29 and 30 of the T&Cs shall apply to the Offer as if set out in full.
29. The Offer and these Terms are governed by the laws of New South Wales and are subject to the exclusive jurisdiction of the courts of New South Wales.
30. These Terms are dated 4 March 2026.

## Risk Warning

31. Any customer participating in the Offer should consider their objectives, financial situation and needs before making any decision about whether to acquire any financial products. It is important for any customer participating in the Offer to consider the relevant T&Cs and any other relevant CMC Invest documents before they decide whether or not to acquire any relevant financial products.