

Terms and conditions

Deriv MT5 Credit Bonus

Version 4

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Table of contents

1. Introduction	3
2. Eligibility	3
3. Credit Bonus	4
4. Withdrawals and order of loss	5
5. Promotion Period and removal	5
6. Abuse and prohibited conduct	6
7. Modification, suspension, and termination	6
8. Governing law and jurisdiction	6
9. Miscellaneous	7

Deriv MT5 Credit Bonus

1. Introduction

- 1.1. These terms (the “**Promotion Terms**”) govern the MT5 Credit Bonus Promotion (the “**Promotion**”). By participating in the Promotion, you accept these terms alongside our General Terms of Use.
- 1.2. If there is any inconsistency between these Promotion Terms and the General Terms, these terms will prevail specifically regarding the Promotion.
- 1.3. “**Promotion Notice**” means any email, in-app message, landing page, website page, or other communication published or sent by Deriv notifying a client that they are eligible for a Promotion and setting out the applicable Promotion details.
- 1.4. “**Credit Bonus**” means the non-withdrawable promotional trading credit credited by Deriv to an eligible client's real Deriv MT5 account under a Promotion.
- 1.5. “**Promotion Period**” means the period specified by Deriv in the applicable Promotion Notice, during which a client must satisfy the applicable conditions and/or during which the Credit Bonus may be credited, used, expire, or be removed, as applicable. Deriv may extend the Promotion Period by notifying eligible clients.
- 1.6. “**Qualifying Deposit**” means a deposit into an eligible real Deriv MT5 account that meets any minimum amount, timing, payment method, or other criteria stated in the applicable Promotion Notice.

2. Eligibility

- 2.1. The Promotion may be offered to new clients, selected existing clients, or both, whether by invitation or through a public campaign, as stated in the applicable Promotion Notice.
- 2.2. To qualify for a Promotion, a client must satisfy all criteria set out in these Promotion Terms and the applicable Promotion Notice. Depending on the Promotion, those criteria may include one or more of the following: holding or opening an eligible real Deriv MT5 account; belonging to a specified client segment; having no prior deposit in that MT5 account; having had no trading or deposit activity for a stated period; making a Qualifying Deposit; completing verification checks; or satisfying any other condition stated by Deriv.
- 2.3. Unless otherwise stated in the applicable Promotion Notice, a client is not entitled to participate in a Promotion merely because the client has received marketing material relating to it.
- 2.4. The Promotion is not available to:
 - 2.4.1. Clients residing in jurisdictions where such promotions are prohibited by applicable laws or regulations;

- 2.4.2. Clients whose accounts are suspended, restricted, under review, or in breach of Deriv's terms;
- 2.4.3. Clients who have already received the Credit Bonus;
- 2.4.4. Clients who have already received a Credit Bonus under the same Promotion or any previous Promotion, unless otherwise stated by Deriv in the applicable Promotion Notice; or
- 2.4.5. Any other category of clients as determined by Deriv at its sole discretion.

3. Credit Bonus

- 3.1. Eligible clients who satisfy all applicable conditions may receive a Credit Bonus in the amount or value determined by Deriv and stated in the applicable Promotion Notice.
- 3.2. The Credit Bonus may be expressed as a fixed amount, as a percentage of a Qualifying Deposit, or by another calculation method specified in the applicable Promotion Notice, and may be subject to a minimum amount, maximum amount, or cap.
- 3.3. The Credit Bonus will be credited once the applicable conditions for the Promotion are satisfied.
- 3.4. Unless otherwise stated in the applicable Promotion Notice, the Credit Bonus:
 - 3.4.1. Is non-withdrawable;
 - 3.4.2. Cannot be transferred, assigned, exchanged, or redeemed for cash;
 - 3.4.3. May only be used for trading purposes on the real Deriv MT5 account to which it is credited; and
 - 3.4.4. Remains Deriv's property at all times.
- 3.5. The Credit Bonus may be used as margin to open and maintain trading positions on MT5, subject to platform rules, leverage, and margin requirements.
- 3.6. The Credit Bonus may not be visually reduced or adjusted during trading activity. Any trading losses incurred while using the Credit Bonus will be reflected in the account in accordance with platform rules.
- 3.7. You understand and agree that, while a Credit Bonus is active:
 - 3.7.1. Trading activity may continue even if your account balance is zero;
 - 3.7.2. Your MT5 account balance may become negative as a result of trading losses; and
 - 3.7.3. The Credit Bonus does not limit or cap trading losses.

- 3.8. If the Credit Bonus is removed, expires, is cancelled, or is reclaimed in accordance with these Promotion Terms or the applicable Promotion Notice, it will be removed in full by the system. No reinstatement, replacement, or compensation will be provided.

4. Withdrawals and order of loss

- 4.1. You may withdraw net realised profits generated from trading activity while the Credit Bonus is active, subject to our standard withdrawal procedures, verification requirements, and applicable terms.
- 4.2. The Credit Bonus amount itself is not withdrawable.
- 4.3. If your eligible MT5 account contains both the Credit Bonus and your own funds, any trading losses will be deducted from your own funds first. The Credit Bonus will only be used to cover further losses once your own funds reach zero.
- 4.4. For the purposes of this Promotion, only net realised profits that exceed the total amount of your deposits into the relevant MT5 account are eligible for withdrawal while the Credit Bonus remains active, subject to standard KYC and verification procedures. The Credit Bonus itself is not withdrawable and does not form part of the amount eligible for withdrawal. Any withdrawal of eligible funds will result in the immediate and full removal of the Credit Bonus as set out in clause 5.5.

5. Promotion Period and removal

- 5.1. The applicable Promotion Notice may specify the Promotion Period, any deadline for satisfying the qualifying conditions, any deadline for making a Qualifying Deposit, any trading activity requirement, and any expiry or removal date for the Credit Bonus.
- 5.2. Where a Promotion requires a Qualifying Deposit, failure to make the Qualifying Deposit within the applicable Promotion Period means the client will not be entitled to receive the Credit Bonus.
- 5.3. Unless otherwise stated in the applicable Promotion Notice, Deriv has the right to remove the Credit Bonus in full at the end of the Promotion Period with no prior notice.
- 5.4. At the time the Credit Bonus is due to be removed, if you have open positions on the relevant MT5 account, we may delay the removal and give you at least two days' prior notice before the Credit Bonus is removed.
- 5.5. During the Promotion Period, any withdrawal made from the relevant MT5 account, including any withdrawal of deposited funds or profits generated from trading activity, will result in the Credit Bonus being removed in full, unless otherwise stated in the applicable Promotion Notice.
- 5.6. You are solely responsible for monitoring your account and ensuring that your account has sufficient available funds and margin to support any open positions without reliance on the Credit Bonus. We will not be liable for

any losses, missed profits, margin calls, or stop-outs arising from the expiry, removal, cancellation, or reclaim of the Credit Bonus in accordance with these Promotion Terms or the applicable Promotion Notice.

6. Abuse and prohibited conduct

- 6.1. We may, at our sole discretion, withhold, cancel, adjust, remove, or reclaim the Credit Bonus and/or any profits generated from it if we determine or reasonably suspect that a client has:
 - 6.1.1. Engaged in abusive, fraudulent, deceptive, or bad-faith conduct;
 - 6.1.2. Attempted to exploit a Promotion through arbitrage, risk-free trading, internal or external hedging, matching positions across linked accounts, churning, latency abuse, or the use of automated systems or other arrangements designed to circumvent the intended purpose or restrictions of the Credit Bonus;
 - 6.1.3. Opened, operated, or coordinated multiple accounts to gain an unfair advantage;
 - 6.1.4. Provided false, incomplete, or misleading information; or
 - 6.1.5. Otherwise breached these Promotion Terms or our General Terms of Use.
- 6.2. We may disqualify any client from a Promotion if we reasonably suspect misuse, abuse, fraud, or any other conduct inconsistent with the spirit or intended operation of the Promotion.

7. Modification, suspension, and termination

- 7.1. We reserve the right to amend, suspend, withdraw, or terminate any Promotion or any Promotion Notice at any time at our discretion.
- 7.2. Any amendment, suspension, withdrawal, or termination will not affect a Credit Bonus that has already been credited, except where required to prevent abuse, correct an error, enforce these Promotion Terms, or comply with applicable legal or regulatory requirements.

8. Governing law and jurisdiction

- 8.1. This Agreement and any disputes arising from, in connection with, or relating to, the interpretation of this Agreement (including non-contractual disputes), shall be governed by the laws of the jurisdiction of your contracting party, as follows:

- 8.2. Deriv (FX) Ltd: Labuan, Territory of Malaysia;
- 8.3. Deriv (BVI) Ltd: British Virgin Islands;
- 8.4. Deriv (V) Ltd: Vanuatu;
- 8.5. Deriv (SVG) LLC: Saint Vincent and the Grenadines;
- 8.6. Deriv Investments (Cayman) Limited: Cayman Islands;
- 8.7. Deriv Capital International Ltd: Samoa; or
- 8.8. Deriv (Mauritius) Ltd: Mauritius.

9. Miscellaneous

- 9.1. Participation in a Promotion does not constitute investment advice or a recommendation to trade.
- 9.2. A Promotion does not guarantee profits or protect against losses.
- 9.3. Our decision regarding any aspect of a Promotion, including eligibility, satisfaction of qualifying conditions, calculation of the Credit Bonus, and interpretation of these Promotion Terms, is final and binding.

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