

# 50% Credit Bonus Terms and Conditions

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Pacific Union (Seychelles) Limited

*More Than Trading*

✉ Email: [info@puprime.com](mailto:info@puprime.com)

🌐 Web: [www.puprime.com](http://www.puprime.com)

📍 Address: 102 on Ground Floor of House of Francis, Ile Du Port, Mahe, Seychelles

## A. Introduction

1. Pacific Union (Seychelles) Limited (“Pacific Union”) is registered in Seychelles and located at 102 on Ground Floor of House of Francis, Ile Du Port, Mahe, Seychelles. Pacific Union (Seychelles) Limited is authorized and regulated by the Financial Services Authority of Seychelles with License No. SD050.
2. The “50% CREDIT BONUS” Terms and Conditions is an integral part of the “Pacific Union (Seychelles) Limited Terms and Conditions” and provisions set herein are considered as an annex of all “Pacific Union (Seychelles) Limited Terms and Conditions” and they should be read in conjunction.

## B. Conditions of Eligibility

1. Subject to, and without prejudice to, all other Terms and Conditions, the offer is available to Pacific Union’s Clients who have satisfied the Eligibility Criteria for the offer (“Eligible Clients”) as set out in the sections following hereinafter.
2. The “50% CREDIT BONUS” may be offered by Pacific Union from time to time to clients who open real trading accounts (meaning not demo) with Pacific Union, in cases where such clients are referred to Pacific Union via specific websites and/or social network sites in the context of certain specific promotions, and/or surveys that Pacific Union may be running from time to time on such specific websites and/or social network sites.
3. Pacific Union, at its absolute discretion, offers the “50% CREDIT BONUS” to any Client(s) from any countries/regions, as it deems appropriate and for as long as Pacific Union deems to provide it.
4. Only persons who can form legally binding contracts under the laws applicable in their country of residence may participate in the “50% CREDIT BONUS”. Without limiting the foregoing, participation in the “50% CREDIT BONUS” is not allowed for persons under the age of 18 or otherwise under legal age in their country of residence (“Minors”). If you are a minor, you cannot participate in the “50% CREDIT BONUS”.
5. Participation of “Intermediaries/Related Parties” in the “50% CREDIT BONUS” is prohibited. If the registration and/or trading data of a participant in the “50% CREDIT BONUS” corresponds with the registration and/or trading information, including but not limited to IP address, of another participant in the “50% CREDIT BONUS”, Pacific Union reserves the right to regard this matching as a reason for immediate disqualification. For the purposes hereof, the term “Intermediary (ies)/Related Party (ies)”, when used in these Terms & Conditions, unless the context otherwise requires, shall mean to include any person or entity bearing a relationship with any participant in the “50% CREDIT BONUS”, including, without limitation:
  - a) family members, such as brothers, sisters, spouses, ancestors, lineal descendants and collateral descendants;
  - b) person or entity, whom any participant in the “50% CREDIT BONUS”, directly or indirectly through one or more intermediaries, controls, or whom, directly or indirectly, through one or more intermediaries, is controlled by, or is under common control with any participant in the “50% CREDIT BONUS”; for purposes of this definition, 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 “50% CREDIT BONUS”, shall mean the possession, directly or indirectly through

one or more intermediaries, of the power to direct or cause the direction of management policies of such person or entity, whether through ownership of voting securities or otherwise.

6. Similarly, persons associated in any manner whatsoever with Pacific Union and/or with the specific websites and/or social network sites on which Pacific Union may be running from time to time certain specific promotions, contests and/or surveys, in the context of which access to the “50% CREDIT BONUS” is offered, are not allowed to participate in the offer.

**C. Specific “50% CREDIT BONUS” Terms**

1. Eligible Clients (both new and existing clients), who meet the criteria set forth herein are able to receive credit bonuses or otherwise known as trading credit, equal to:
  - a) 50% on the amount of their first deposit, up to 1,000 USD (or currency equivalent) that is made in their real (meaning not demo) Account(s) with Pacific Union. The maximum amount of credit bonus awarded to any particular Eligible Client on their first deposit will be limited to a maximum amount of 500USD (or currency equivalent) in credit.
  - b) 20% on the amount of their any subsequent deposit that is made in their real (meaning not demo) Account(s) with Pacific Union, provided that the maximum amount of any such credit bonus awarded to any particular Eligible Client will be limited to a maximum amount of 9,500 USD (or currency equivalent) in credit.
  - c) The total amount of credit bonus (es) that may be accumulated during this promotion is set to 10,000 USD in credit (or currency equivalent), per Eligible Client.

**Table of example of this “50% CREDIT BONUS”:**

YOUR DEPOSIT	CREDIT BONUS APPLIED	YOUR CREDIT BONUS	TRADING CAPITAL BALANCE
\$50	50% on \$50	\$25	\$75
\$1,000	50% on \$1,000	\$500	\$1,500
\$2,000	50% on \$1,000 +20% on \$1,000	\$500 + \$200 = \$700	\$2,700
\$5,000	50% on \$1,000 +20% on \$4,000	\$500 + \$800 = \$1,300	\$6,300
\$10,000	50% on \$1,000 +20% on \$9,000	\$500 + \$1,800 = \$2,300	\$12,300
\$20,000	50% on \$1,000 +20% on \$19,000	\$500 + \$3,800 = \$4,300	\$24,300
\$48,500	50% on \$1,000 +20% on \$47,500	\$500 + \$9,500 = \$10,000	\$58,500

(Note: The above currencies are based on U.S. dollars (or currency equivalent), except that the exchange rate is calculated at 1:8 for U.S. dollar vs. Hong Kong dollar, and 1:100 for U.S. dollar vs. Japanese Yen. And 1:1 for U.S. dollar vs. EUR, GBP, CAD, AUD, SGD, NZD.)

- d) Eligible Clients can tick the box to opt-in this promotion on the “50% credit bonus” page within their client portal.
- e) This promotion is valid from 3<sup>rd</sup> November 2021 to 2<sup>nd</sup> February 2022. Only deposits during this period will be counted towards the calculation of the credit bonus (es) credited to client’s account.
- f) Accumulated credit bonus (es) under this promotion is valid and may be used to support client’s account margin from 3<sup>rd</sup> November 2021 to 2<sup>nd</sup> February 2022.

Eligible Clients may use their credit bonus in order to increase their margin during the promotion,

When there is a loss in client's trading account, client will lose the principal part first, and then lose the credit bonus part.

- g) On 3<sup>rd</sup> February 2022, Pacific Union will reset any remaining credit bonus (es) redeemed under this promotion to Zero without further notification to the clients therefore clients should make sure they have enough margin in their account to prevent the trades from getting liquidated. If is further acknowledged that the Company shall not be held responsible for any closed positions/loss trades/loss of profits or accrued profits and/or for any consequences shall rest may cause to the trading account(s).
- h) Credit trading does not generate any IB commission. This offer cannot be used in conjunction with any other offer before the bonus is removed.
- i) If clients' trading Account is closed or suspended, Pacific Union may cancel at its discretion the "Credit Bonus" posted to their Account, along with any profits made from the "Credit Bonus".
- j) Pacific Union will not be liable for any costs, expenses or damages which may be suffered as a result of Pacific Union re-setting or adjusting client's Account as contemplated by these Terms and Conditions, including but not limited to losses attributable to automatically Closed Out Open Positions.

#### **D. General Terms**

1. Promotion area: Except for Mainland China, Vietnam, Indonesia, India, Pakistan, Sri Lanka, Bangladesh, Malaysia and/or as per the discretion of the Company.
2. If there are multiple trading accounts under the same client's name, all eligible trading accounts can participate in this promotion, and the system will count the deposit and withdrawal of the account that has received the credit bonus. Based on the client's ID, clients with the same name account can only redeem maximum of 10,000 USD in credit (or currency equivalent) in total. (Note: For this promotion, customers can only apply for the 50% credit bonus once, and all subsequent deposits are only calculated according to the 20% ratio).
3. Only a new deposit during the promotion can apply for the credit bonus. A new deposit does not include the funds transfer between the accounts that under the same name (internal transfer) and the fund transfer from commission account.
4. Internal transfers are not allowed between the trading accounts that have redeemed the "50% CREDIT BONUS".
5. The "50% CREDIT BONUS" is available ONLY for Standard Account, Islamic Standard Account, Prime Account, Islamic Prime Account.
6. The "50% CREDIT BONUS" applies to all clients who open real (meaning not demo) Account with Pacific Union in accordance with the rules set herein and granted credit bonuses may be used for trading purposes only. Any profits generated can be withdrawn at any point in time, however, any withdrawal of funds will result in the proportional removal of your credit bonus. Transferring funds between your MT4 trading accounts is also considered as withdrawal.
7. Credit bonuses cannot be (i) transferred to any other person; (ii) transferred to another account held by the Eligible Clients; or (iii) exchanged for other financial services or benefits provided by Pacific Union.

8. If client's account equity is less than the trading credit on your account, the remaining credit may be withdrawn at our discretion, which could in turn force a stop out of all open positions on your account.
9. When client's account balance is less than 0, Pacific Union will automatically execute the "Negative Balance (Trading on credit) wipe off Procedures". Pacific Union will clear negative balance and remove all credit bonus from mentioned accounts. After accounts' balance become 0, clients can deposit and receive the subsequent 20% deposit bonus. If clients would like to remain their accumulated credit bonus, they have to deposit 5 times of negative balance to keep it.
10. The Pacific Union reserves the right, at its sole discretion:
  - i. to decline registration of any participant in the "50% CREDIT BONUS"; and
  - ii. disqualify any participant in the "50% CREDIT BONUS" who tampers or breaches these terms and/or any of the "Pacific Union (Seychelles) Limited Terms and Conditions" set forth on Pacific Union's website.
11. Pacific Union reserves the right, at its reasonable discretion, to discontinue the offering of this "50% CREDIT BONUS" to any of its clients, without having to explain the reasons. Such clients will be informed via email.
12. Pacific Union reserves the right to alter, amend or terminate the "50% CREDIT BONUS" or any aspect of it at any time without having to compensate anyone for that. Prior notice of such changes will be given to clients. Please note that taking part in the "50% CREDIT BONUS" constitutes acceptance and agreement to abide by any such alterations, amendments and/or changes.
13. Any indication or suspicion, in the Pacific Union's sole discretion, of any form of arbitrage (including but not limited to risk free profiting), abuse (including but not limited to participant's trading activity patterns that indicate that the participant solely aims to benefit financially from the Credit Bonus without being genuinely interested in trading in the markets and/or taking market risk), fraud, manipulation, cash-back arbitrage connected to a credit bonus or any other forms of deceitful or fraudulent activity, will nullify all previously credited credit bonuses of the Eligible Client's real trading Accounts with Pacific Union and/or any and all transactions carried and/or profits or losses garnered therein. In these circumstances, Pacific Union reserves the right, at its sole discretion to close/suspend (either temporarily or permanently) all such Eligible Client's real trading Account(s) with Pacific Union, cancel all orders and annul all profits of such participant. In these circumstances, Pacific Union shall not be liable for any consequences of the credit bonus cancelation, including, but not limited to, order(s) closure by Stop Out.
14. In the event that a trading account becomes Dormant all previously awarded credit bonus (es) will be immediately withdrawn from the respective Eligible Clients real Account with the Pacific Union.
15. Taking part in the "50% CREDIT BONUS" constitutes acceptance of these Terms & Conditions and of the Pacific Union (Seychelles) Limited Terms and Conditions set forth on the Pacific Union's website.
16. The "50% CREDIT BONUS" is available for a limited period of time only, as indicated in the rules of engagement of the specific promotion, and/or survey of which the "50% CREDIT BONUS" is mentioned to be a part of.
17. If these terms and conditions of the "50% CREDIT BONUS" is translated into a language other than English, the English version is superior in the case of an incompatible interpretation.
18. This offer cannot be used in conjunction with any other offer.

**E. Risk Warning**

1. Trading derivatives and forex carries a high level of risk to your capital and should only be traded with money you can afford to lose. Ensure you read the documents on our [Legal Documents](#) page and seek independent advice, to fully understand the risks, before deciding to trade. This promotion has been prepared without taking account of your objectives, financial situation or needs.